S5355-1

State of New Jersey
Department of Banking

Commissioner
of
Banking

Annual Report
1983

State of New Jersey
Department of Banking

July 12, 1984

To the Members of the Senate and General Assembly:

In compliance with N.J.S.A. 17:1-9, we submit the report of the Department of Banking relating to banks, savings banks, foreign banks, savings and loan and building and loan associations, mortgage bankers and mortgage brokers, business development corporations, check cashers, check sellers, credit unions, debt adjusters, foreign money remitters, insurance premium finance companies, pawnbrokers, secondary mortgage loan companies, small loan companies, home repair contractors, home repair salesmen and home financing agencies, motor vehicle installment sellers and sales finance companies for the year ending December 31, 1983.

This report is divided into five major sections, the first three of which correspond with the Department's three Divisions. Part I covers the Division of Banking, which includes the Bureau of Consumer Credit, Part II the Division of Savings and Loan Associations, and Part III the Division of Consumer Complaints, Legal and Economic Research. Part IV describes the functions of the New Jersey Cemetery Board, and Part V reflects Statute and Administrative Code amendments of the past year affecting the institutions supervised by the Department.

The report also contains an introductory section, The Year in Retrospect, highlighting matters of particular interest which involved the Department in 1983.

Respectfully submitted,

Mary Little Parell

Mary Little Parell
Commissioner of Banking

Dominick Mazzagetti

Dominick A. Mazzagetti
Deputy Commissioner of Banking
Acting Commissioner, March 20, 1984-July 11, 1984

STATE OF NEW JERSEY

Thomas H. Kean, *Governor*

DEPARTMENT OF BANKING

Mary Little Parell, *Commissioner*

DIVISION OF BANKING

Roger F. Wagner, *Deputy Commissioner*
(609/292-5491)

STAFF

Administration

David McWilliam
Assistant Deputy Commissioner

Examinations	**Consumer Credit**
Evert J. Gustafson *Acting Chief Bank Examiner*	Joseph P. Lanigan *Assistant Chief*

DIVISION OF CONSUMER COMPLAINTS, LEGAL AND ECONOMIC RESEARCH

Dominick A. Mazzagetti, *Acting and Deputy Commissioner*
(609/292-7659)

DIVISION OF SAVINGS AND LOAN ASSOCIATIONS

William B. Lewis, *Deputy Commissioner*
(609/292-5494)

STAFF

Examinations	**Administration**
William M. Sievewright *Chief Savings and Loan Examiner*	John R. Miller *Assistant Deputy Commissioner*

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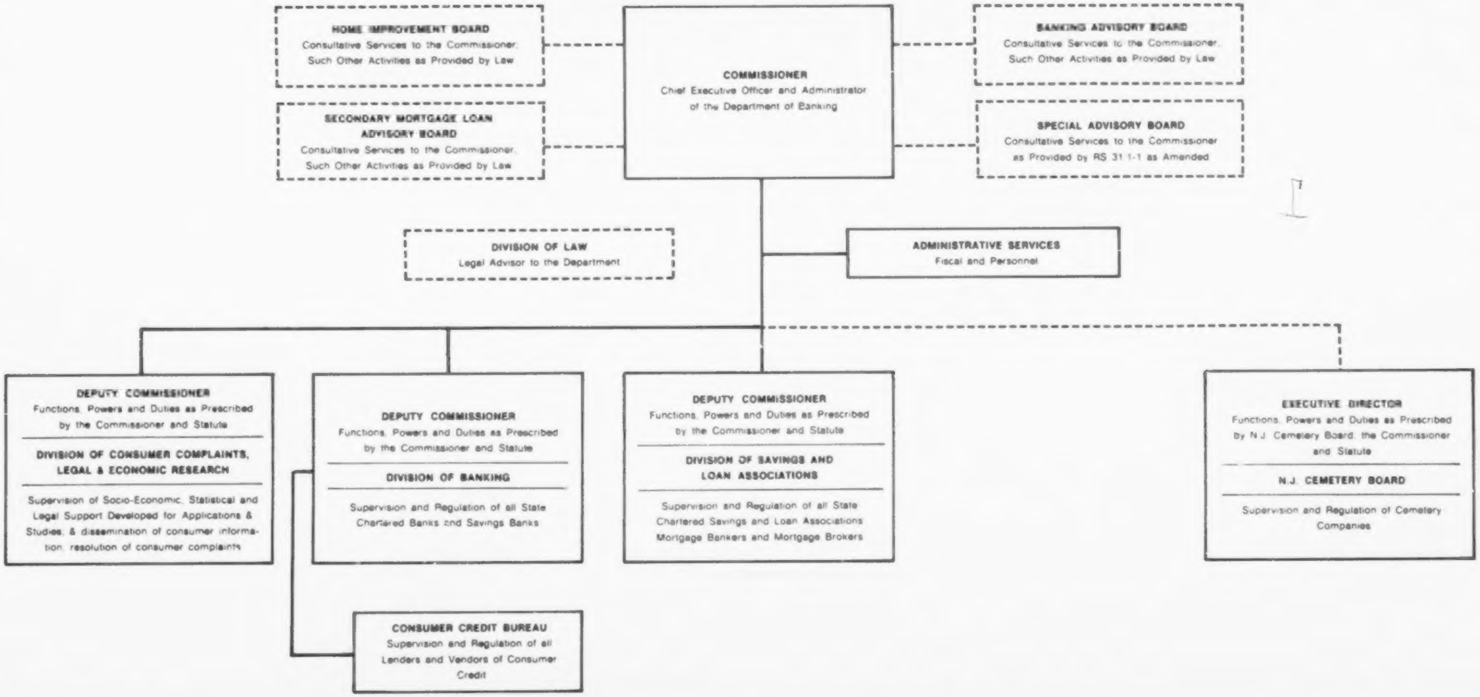
STATE OF NEW JERSEY

DEPARTMENT OF BANKING

ORGANIZATION CHART



COMMISSIONER
Chief Executive Officer and Administrator
of the Department of Banking

HOME IMPROVEMENT BOARD
Consultative Services to the Commissioner;
Such Other Activities as Provided by Law

SECONDARY MORTGAGE LOAN ADVISORY BOARD
Consultative Services to the Commissioner;
Such Other Activities as Provided by Law

BANKING ADVISORY BOARD
Consultative Services to the Commissioner;
Such Other Activities as Provided by Law

SPECIAL ADVISORY BOARD
Consultative Services to the Commissioner
as Provided by RS 31:1-1 as Amended

DIVISION OF LAW
Legal Advisor to the Department

ADMINISTRATIVE SERVICES
Fiscal and Personnel

DEPUTY COMMISSIONER
Functions, Powers and Duties as Prescribed
by the Commissioner and Statute

DIVISION OF CONSUMER COMPLAINTS, LEGAL & ECONOMIC RESEARCH

Supervision of Socio-Economic, Statistical and Legal Support Developed for Applications & Studies; & dissemination of consumer information; resolution of consumer complaints

DEPUTY COMMISSIONER
Functions, Powers and Duties as Prescribed
by the Commissioner and Statute

DIVISION OF BANKING

Supervision and Regulation of all State Chartered Banks and Savings Banks

CONSUMER CREDIT BUREAU
Supervision and Regulation of all Lenders and Vendors of Consumer Credit

DEPUTY COMMISSIONER
Functions, Powers and Duties as Prescribed
by the Commissioner and Statute

DIVISION OF SAVINGS AND LOAN ASSOCIATIONS

Supervision and Regulation of all State Chartered Savings and Loan Associations
Mortgage Bankers and Mortgage Brokers

EXECUTIVE DIRECTOR
Functions, Powers and Duties as Prescribed
by N.J. Cemetery Board, the Commissioner
and Statute

N.J. CEMETERY BOARD

Supervision and Regulation of Cemetery Companies

DEPARTMENT OF BANKING—DESCRIPTION

The New Jersey Department of Banking is charged with the responsibility of chartering, licensing and supervising nearly 6,000 financial entities which provide loan and investment services and which may also hold the public's money in the form of trust or deposit accounts. In terms of overall assets, these entities are comprised mainly of commercial banks, savings banks, and savings and loan associations.

In addition, the Department's supervisory authority extends to such financially related activities as mortgage bankers; mortgage brokers; check cashing and check selling companies; credit unions, which are non-profit depository institutions; and several other classes of firms whose functions entail various forms of consumer lending. Non-denominational cemeteries are also regulated by the Department, inasmuch as a portion of their income from burial plot sales must, by a state law designed to insure permanent maintenance of the property, be placed in particular types of interest bearing investments.

Title 17, Chapter 9A-260, of the New Jersey statutes specifies that whenever and as often as the Commissioner of Banking deems it advisable, each state chartered bank shall "be examined to determine whether the bank is conducting its business in conformity with the laws of this State . . . and with safety to its depositors, other creditors and the public." Similar requirements for state chartered savings and loan associations appear at N.J.S.A. 17:12B-172. Other sections of Title 17 and Title 45 empower the Department to examine mortgage bankers, mortgage brokers, insurance premium finance companies, small loan companies, secondary mortgage companies, credit unions and pawnbrokers.

As suggested by the Department of Banking organization chart, shown on the opposite page, examinations of state chartered banking and saving and loan institutions are conducted, respectively, by the Division of Banking and the Division of Savings and Loan Associations. The former, through its Bureau of Consumer Credit, also examines and regulates the other five institutions indicated above. National banks are supervised by the U.S. Comptroller of the Currency, federally chartered savings and loan associations by the Federal Home Loan Bank Board and federal credit unions by the National Credit Union Administration.

Apart from conducting examinations, the Department is a source of new legislation and administrative regulations enacted from time to time in response to emerging needs of the consuming public or the financial industry. All three divisions participate in this process. The Division of Consumer Complaints, Legal & Economic Research reviews and processes applications for new charters, branches, relocations, plans of acquisition, mergers, bulk sales and auxiliary offices.

This Division provides the further service of investigating all complaints which are filed by consumers against institutions chartered or licensed by the Department. The Department, in essence, represents the complainant in matters where violations of state law, rules or regulations have been alleged, directing appropriate remedial action if the violations are substantiated.

MEMBERS OF THE BANKING ADVISORY BOARD

Name	Affiliation	Term Expires
Kenneth F.X. Albers	Provident Savings Bank, Jersey City	6/30/84
Peter Cartmell	Fidelity Union Bank, Newark	6/30/83*
Joseph DiPasquale	Diagnostic Health Group, Saddle Brook	6/30/83*
James P. Giacobello	Somerset Trust Company, Somerville	6/30/86
Edward D. Knapp	First National State Bank of NJ, Newark	6/30/84
JoAnn Kovalick	Hahne's Department Store	6/30/85
Emanuel C. Pachman	Wiss & Company, Livingston	6/30/86
Thomas D. Sayles	Summit & Elizabeth Trust, Co., Summit	6/30/87
Joseph Yewaisis	First Savings & Loan Assoc., Perth Amboy	6/30/85

*Expiration of term extended until reappointed or replaced.

1983—THE YEAR IN RETROSPECT

Economic Factors

The economic rebound which began towards the end of the prior year was sustained throughout 1983, with the gross national product rising in the final quarter at an annualized, inflation adjusted rate of more than 5 percent. But as is usually the case in the early stages of an upturn, the volume of commercial and industrial bank loans outstanding decreased for a time, continuing a trend that started in October of 1982. With this major source of credit demand temporarily dormant, and inflation remaining in check, interests rates for 1983 as a whole were notably below prevailing 1982 levels. Long term rates dropped by about two percentage points generally and short term rates by as much as four points in some instances. The bank prime rate, for example, averaged 10.79 percent in 1983, as against 14.86 percent the year before.

Because of declining interest rates, most of New Jersey's savings banks and savings and loan associations returned to profitability in 1983, reversing the prevailing deficit pattern of the previous year. Nevertheless, net income ratios remained low by historic standards. The state's commercial banks, being less sensitive to interest rate fluctuations, registered an average ratio of net income to assets that was slightly above the .83 percent 15-years' average.

However, given the strength of the economy's recovery, commercial bank loan activity began to intensify during the second half of the year. This renewed loan demand, coupled with a slow-down in monetary expansion between July and September, was accompanied by pronounced rate rises. Moreover, in 1983 both commercial/industrial loans and all bank loans as a whole increased at generally accelerating rates from mid year to year end. Such a pattern implied the possibility of continued vigorous loan growth in 1984, with interest rates mostly on an upward course.

Significant Developments in Banking During 1983

As indicated in previous Annual Reports of the Department, the federal Depository Institutions Deregulation and Monetary Control Act of 1980 established the basis for a considerable restructuring of the American banking system. Traditionally, commercial banks, as the term suggests, have drawn the majority of their deposits from businesses, with more than half their dollar volume of loans issued to commercial/industrial customers. On the other hand, savings banks and savings and loan associations, also known as thrift institutions, evolved primarily to meet the consumer public's need for home mortgages. The main change DIDAMCA has served to promote is the lessening of historic institutional differences.

In the past associations could not receive demand deposits in any form, while, beginning in 1966, thrift institutions were able to pay up to ½-percent more than commercial banks on most types of time deposits. The 1980 legislation enabled all depositories to issue Negotiated Orders of Withdrawal (NOWs), essentially checking accounts that earn interest. While such deposits were subject to a rate ceiling, the act provided for the gradual elimination of ceilings on interest bearing accounts, and mandated an eventual uniformity of reserve requirements for all three types of institutions, as well as credit unions.

The DIDAMCA provisions were augmented in the Garn-St Germain Depository Institutions Act of 1982 which created the Money Market Deposit Account and the Super NOW. Neither of these two instruments was limited as to interest rate, and each could be offered by any federally insured depository. Moreover, this act ordered the removal of interest rate limits on most categories of deposits by January 1, 1984, and permitted thrift institutions to retain as much as 10 percent of total assets in commercial/industrial loans. The separation of powers between commercial banks and thrift institutions was further diminished in another important respect. Banks were granted the ability, under certain conditions, to assume control of financially troubled thrifts, or vice versa. This could be accomplished by direct sale or merger, or maintaining the acquired institution as a holding company subsidiary.

Not only did the 1982 law further weaken the figurative boundaries which have separated the functions of commercial banks and thrifts, but the state boundary line became less influential in restricting their geographic markets; a struggling institution acquired by a sound one might be headquartered in a different state. Connecting operations across state borders represents a second major tendency now transforming the banking industry.

A third main feature in these shifting patterns is less a matter of statutory deregulation than a twofold attempt by the private sector to test the limits of existing statutes. While depositories seek to enter areas of commerce not heretofore open to them, many other kinds of businesses, from stock brokerage houses to furniture stores, are trying to provide deposit, credit and cash services. Sometimes the latter endeavors involve a subsidiary device, self contradictingly called a "nonbank bank."

Throughout the year Congress tried unsuccessfully to draft omnibus legislation addressing such matters. In addition to the three issues already considered-commercial bank versus thrift functions, multiple state banking markets, and banking versus non-banking lines of commerce, a further set of questions is raised as to the future forms of deposits, credit and cash services. While the questions partly involve the three issues which have been enumerated, they also concern the continual improvement in computer technology and its increasing pervasiveness in the nation's day to day activities. Thus, 1983 reflects, to a large extent, efforts to prepare for as well as precipitate change.

For instance, a communications company indicated it was seeking the participation of some 500 banks to introduce a nationwide home banking system, where households do personal banking chores and catalogue shopping with keyboard terminals connected to their phones and TV sets. At least one bank holding company, partly in the hope of minimizing rising telephone and telegraph costs, has already created a satellite phone/computer link-up of all its offices, situated throughout the country. This institution is also experimenting with a banking-at-home program.

As another way of anticipating both a "checkless" and "cashless" society, four West Coast banks announced they were offering a debit card, to be used by the bank's customers at participating retailers. The amount of a sale would be electronically deducted from the purchaser's account and credited to the merchant's.

Meanwhile, American Express continued to expand its domestic automated teller network at banks, supermarkets and other locations. This corporation no longer handles railway freight but is active in various areas of finance, providing the only cash card that can be used across the nation. Although American Express has also been described as offering the only cash dispensing service not maintained by banks, it receives about 14 percent of its total revenues from banking operations outside the United States.

While some depository institutions might wish to avoid heavy financial and functional involvement in the communications field, the potential for greater efficiency and new sources of income would be increased by integrating electronically certain banking functions with those not ordinarily performed at present by depositories. If a depository does not develop or otherwise ally itself with a wide-ranging computerized system, it risks losing existing business to companies which do; and the latter need not be depository institutions as they now exist.

An officer of one of the nation's largest commercial banks stated recently that a chief objective of that bank was to establish itself prominently "in the electronic market-place." He further noted that it was of particular importance, in terms of profiting from an electronic system, to control the interconnection between the home terminal and the retailer. This, then, may be the chief contributing factor to the demise of some depositories, large and small, and the significant growth of others.

Without computers the widespread use of credit cards and cash dispensing machines would not be possible. The effects of this banking automation seem clearly discernible in monetary patterns of the past two decades, as indicated in the accompanying table.

—Billions of Dollars—

	Currency	Total Money Supply	Currency as % of Total Money Supply
December 1983	148.0	2,706.8	5.5
December 1980	116.2	1,936.7	6.0
December 1975	73.7	1,173.2	6.3
December 1972	56.8	864.8	6.6
December 1970	48.9	660.6	7.4
December 1960	29.0	304.0	9.5
December 1950	25.1	183.9	13.7
December 1890	.9	4.9	18.4

SOURCE: *Federal Reserve Bulletin;* also, *Historical Statistics of the United States*, U.S. Department of Commerce.

Between 1890 and 1960 the decrease in currency as a proportion of the nation's money supply, from 18.4 to 9.5 percent, reflected a growing tendency to place one's money in a bank or thrift institution. Consequently, the amount of cash kept on hand declined in relative terms. In recent years, although worries about an untaxed "underground economy" have become more articulated, the percentage of currency in the overall money supply continues to diminish. From 1960 to 1983 the drop was from 9.5 to 5.5 percent, or by well over a third.

Both credit cards and automated tellers have further reduced the need to carry more than a modest amount of cash on most occasions. At the same time, a greater variety of interest paying accounts plus higher rates have strengthened the incentive to maintain funds on deposit. Thus, while still perhaps in its formative years, banking's computer revolution has already brought sweeping changes, to which the public is readily adjusting.

One indication of this revolution is the ever growing use in the United States of automated teller machines. From less than 2,000 installed ATM's ten years ago, there were more than 48,000 by 1983, with an additional 5,200 finished units awaiting installation. Over 70 percent of all operating ATM's have been put in place since the start of the 1980's, with the 1983 annual increase measuring 38.5 percent. During the past ten years, this annual increase has ranged between 25.8 and 49.8 percent.

Significant Banking Developments in New Jersey During 1983

In the past year developments involving New Jersey depository institutions also concerned the three overall questions which have received emphasis nationwide, namely, banking versus thrift operations, extension of markets beyond state borders and banking versus nonbanking lines of commerce. The disposition of the financially beset Suburban Savings and Loan Association, Wayne, proved to have interstate ramifications when, in August, the Federal Home Loan Bank Board approved the acquisition of the association by the Northport, New York, based Anchor Savings Bank. While this Department had proposed the sale of Suburban's assets among a consortium of in-state depositories, both arrangements relied, in part, upon federal funding. It was the Board's determination that in this regard the Anchor proposal would be a less costly alternative.

Another failing thrift institution, City of Burlington Savings and Loan Association, received this Department's approval for a voluntary supervisory acquisition by First Investors Consolidated Corportation, a New York City securities firm. Larson Mortgage Company, Plainfield, likewise received Departmental permission to acquire Centennial Savings and Loan Association.

The attempt of Mellon National Corporation, Pittsburgh, to obtain Heritage Bancorporation represented another potential out-of-state takeover of a New Jersey institution. In November, an application was filed with the Comptroller of the Currency to merge Girard

Bank, a Philadelphia area subsidiary of the Mellon holding company, into Heritage Bank, N.A., Jamesburg, the lead bank of Heritage Bancorporation. The premise of the merger related to a Heritage branch office in Philadelphia, opened prior to the passage of the McFadden Act of 1927, which generally prohibits interstate bank mergers. Among other points raised, the applicants argued that Girard was not being consolidated with a depository located outside of the state, as Heritage already operated in Pennsylvania.

Michael M. Horn, then Commissioner of this Department, filed a formal objection to the application with the Comptroller on the grounds that it violated both federal and state banking statutes barring interstate mergers. He also petitioned the Board of Governors of the Federal Reserve System to review and deny the holding company merger. The petition emphasized that interstate merging per se was not being challenged, but, rather, the use of legal loopholes affording a relatively few insitutions the possible opportunity to gain an anticompetitive advantage in certain banking markets.

In March 1984 the Comptroller approved the merger of the two banks. However, the following month, the Federal Reserve Board of Governors denied Mellon Corporation's proposed acquisition of Heritage Bank and the merger of the holding companies. The matter was appealed by Mellon and was under review by the U.S. Court of Appeals as the time this Annual Report went to press.

The banking/nonbanking conflict and emergence of the so-called nonbank bank has invited the question of when is a bank is not a bank. Under the circumstances a partial answer appears to be: when its business is non-business. In other words, making commercial loans is one of the two functions defining a bank under the federal Bank Holding Company act.

In February 1983 the Drexel Burnham Lambert Group, Inc., a securities and commodities brokerage firm, received the approval of the Department to charter a limited purpose trust company. The approved institution was not, however, permitted to offer commercial loans or receive demand deposits, the second characteristic by which a bank is defined according to the above act. In December 1983 Merrill Lynch and Co., Inc., the nation's largest securities broker, obtained a charter from this Department to operate a full service bank and trust company, although it could not provide demand deposit accounts. Also in 1983, Bear Stearns & Co. applied to the Department for a trust company charter, specifying that no commercial loans would be given. The application was approved in January 1984.

While these brokerage companies sought to charter depositories only in New Jersey, the applications of Dimension Financial Corporation center on the issue of multiple state markets and, somewhat incidentally, bank versus thrift functions. Dimension, which maintains a savings and loan association in Kansas, applied to the Comptroller of the Currency during March to charter 31 depositories located within 25 states, including one in Morristown, New Jersey. The applications represented that these depositories would not give commercial loans, thereby exempting them from the Bank Holding Company Act's provisions barring holding company ownership of banks in more than one state.

As with the proposed Girard-Heritage merger several months later, the Commissioner of Banking entered an objection to the Dimension applications with the Comptroller of the Currency. In April the latter announced his office would take no further action on any nonbank bank application until January 1984, although it would continue to process them. The avowed purpose of this moratorium was to allow Congress time for addressing the statutory oversights which had given rise to such charters and to make related comprehensive changes in the federal banking laws. However, as already indicated, no such changes were forthcoming during the balance of the year.

This Department has recommended that the chartering of nonbank banks, which might be better designated as "limited banks," should be permitted to continue, but under the same restictions as regular commercial banks. In other words, these depositories would be subject to the prohibitions of individual states against interstate activities. Therefore, a company which did not own a full fledged commercial bank could establish a limited (nonbank) bank, but only in one state or only in those states that allowed interstate banking. Then a state such as New Jersey might continue to attract new financial institutions without risking the loss of control of its traditional banking industry.

The Department is also reviewing a proposal of the New Jersey Bankers Association to create a regional interstate depository compact which, in addition to this state, could include Pennsylvania, Delaware, Maryland, Virginia and Ohio, as well as the District of Columbia. Under such an arrangement, power to branch and merge throughout the six states and the District would be reciprocally accorded their commercial banks and thrift institutions, subject to their respective statutes governing these powers.

In the interests of improved banking regulatory control at the state level, this Department has prepared for consideration by the New Jersey legislature a series of statutory amendments relating to the Department's role in the supervision of bank holding companies. The bill would not alter the present exclusion on interstate acquisitions but would require all existing and future New Jersey bank holding companies to register with, submit periodic reports to, and receive examinations by the Department. However, examinations conducted by other agencies of subsidiary banks within a holding company would be utilized to avoid duplication of effort.

Application Activity Highlights

The economic recovery in 1983, accompanied by lower interest rates during the first half of the year, improved the net income levels of most thrift insitutions and appeared to have a discernible effect upon branching and merging activity. Merger applications received from savings and loan associations dropped from a record high of 17 in 1982 to one. Most of the mergers during the previous year reflected takeovers of financially troubled associations. For the purpose of strengthening their capital positions, two mutual depositories, The Howard Savings Bank and The Morris County Savings Bank, obtained Department approval to convert to capital stock institutions.

The number of full branch applications submitted by state chartered depositories increased, the respective 1982/1983 levels being from 12 to 17 in the case of commercial banks, from three to six for savings banks, and from 6 to 12 for savings and loan associations. With respect to geographic patterns, Morris County led with six commercial bank branch applications, and Ocean County was next highest with four. Both of these counties were among the leaders in terms of population growth experienced between 1970 and 1980, Ocean being the highest and Morris the sixth highest of the 21 New Jersey counties.

PART 1-A

DIVISION OF BANKING
RESUME OF PROCEEDINGS

For the year ending December 31, 1983

BANKS AND SAVINGS BANKS—SUMMARY

The number, resources, deposits, capital stock, capital notes, surplus, undivided profits and reserves, as reported by the banks and savings banks on December 31, 1983 are given in the following summary:

(Amounts in thousands of dollars)

Number	Assets	Deposits	Stock	Notes	Surplus Undivided Profits & Reserves
58 Banks	$17,170,545	$14,643,745	$216,070	$121,538	$784,009
16 Savings Banks	11,791,799	10.216,590	13,443	28,786	1,024,359
74 Totals	$28,962,344	$24,860,335	$229,513	$150,324	$1,808,368

The number of commercial banks under the supervision of the Department decreased from 65 banks to 58 banks, while the number of savings banks decreased from 19 to 16 institutions.

The combined total assets of all reporting institutions was $28,962,344,000 as compared to $26,642,538,000 as of December 31, 1982. This represents an increase in assets of $2,319,806,000, or 8.71%. Total deposits of all commercial banks and savings banks amounted to $24,860,335,000 comprised of $4,452,098,000 demand deposits, $20,403,754,000 time deposits and $4,483,000 deposits in foreign offices. This represents an increase in total deposits of $1,816,164,000 or 7.88% over December 31, 1982.

Since the previous year-end reports, the total deposits in commercial banks increased $1,398,104,000 to $14,643,745,000 or 10.56%. This included an increase of $1,181,066,000 or 12.58% in savings and time deposits. The total deposits of the 16 savings banks, largely time, increased $418,060,000 to $10,216,590,000. This was a 4.27% increase since the previous December 31 statistics.

Roger F. Wagner
Deputy Commissioner

BANK REPORT

Following are figures compiled from statements of conditions of banks as shown by their reports to the Commissioner at the close of business December 31, 1983, as well as comparable totals reported December 31, 1982.

	Commercial Banks	
	(58) **12/31/83**	**(65)** **12/31/82**
	(Amounts in thousands of dollars)	
ASSETS		
Cash & due from banks	$ 2,140,792	$ 1,783,126
US Treasury & agency sec.	2,431,776	2,169,197
Obligations of states & pol. subdiv.	1,486,827	1,385,315
Other bonds and stocks	570,108	441,621
Federal funds sold & sec. pur., etc.	723,732	1,425,314
Loans, net	9,163,900	7,995,404
Direct lease financing	25,716	14,381
Plan investment	281,748	277,558
Other assets	345,946	342,340
TOTAL ASSETS	$17,170,545	$15,834,256
LIABILITIES		
Demand deposits	$ 4,068,017	$ 3,834,476
Savings and NOW deposits	5,709,184	4,154,941
Other time deposits	4,862,061	5,235,238
Foreign deposits	4,483	20,986
TOTAL DEPOSITS	$14,643,745	$13,245,641
Federal funds pur. & sec. sold, etc.	$ 952,748	$ 930,355
Other borrowings, mortgages, etc.	150,922	283,319
Other liabilities	301,513	287,326
TOTAL LIABILITIES	$16,048,928	$14,746,641
Subordinated notes & debentures	$ 121,538	$ 131,359
EQUITY CAPITAL		
Preferred stock	$ 17,371	$ 14,599
Common stock	198,699	195,385
Surplus	301,261	311,252
Undivided profits, other cap., res., etc.	482,748	435,020
TOTAL EQUITY CAPITAL	$ 1,000,079	$ 956,256
TOTAL LIABILITIES & EQUITY CAPITAL	$17,170,545	$15,834,256

BANK REPORT

OTHER DATA

Certificates of dep. $100,000 or more	$ 1,168,179	$ 1,220,832
Public funds on deposit	949,817	855,284
Gross loans and discounts	5,466,997	4,468,733
Gross bond mortgages	3,919,984	3,751,164
Reserve for possible loan losses	106,800	91,997
Unearned income on loans	116,281	132,496

MERCER AGREEMENTS CONSUMMATED BETWEEN TWO STATE-CHARTERED BANKS

Bloomfield Savings Bank, Bloomfield, Essex County
merged with and into Provident Savings Bank, Jersey City, Hudson County, effective 2/18/83.

United Jersey Bank/North, Boro of Montvale, Bergen County
merged with and into United Jersey Bank, Hackensack, Bergen County, effective 4/9/83.

Burlington Savings Bank, Burlington, Burlington County
merged with and into The Trenton Saving Fund Society, Trenton, Mercer County, effective 4/2/83.

Kenilworth State Bank, Boro of Kenilworth, Union County
merged with and into United Counties Trust Company, Elizabeth, Union County, effective 2/28/83.

Anthony Wayne Bank, Wayne Township, Passaic County
merged with and into Broadway Bank & Trust Company, Paterson, Passaic County, effective 9/30/83.

The Independent Bank and Trust Company, Ewing Township, Mercer County
merged with and into Franklin State Bank, Franklin Township, Somerset County, effective 9/30/83.

MERCER AGREEMENTS CONSUMMATED BETWEEN STATE-CHARTERED BANKS AND NATIONALS BANKS

Elizabeth Savings Bank, Elizabeth, Union County
merged with and into The National State Bank, Elizabeth, Union County, effective 8/9/83.

The Essex Bank, Town of West Orange, Essex County
merged with and into The National State Bank, Elizabeth, Union County, effective 8/31/83.

United Jersey Bank/Central, Elizabeth, Union County and The First National Bank of Princeton, Boro of Princeton, Mercer County
merged under charter of the latter and under the name of United Jersey Bank, National Association, Boro of Princeton, Mercer County, effective 9/9/83.

Bergen State Bank, Bergenfield, Bergen County
merged with and into Citizens First National Bank of New Jersey, Ridgewood, Bergen County, effective 10/1/83.

Northeastern Bank, Paterson, Passaic County
merged with and into American National Bank, Morristown, under the charter of the latter bank and with the title of Horizon Bank, N.A., effective 12/31/83.

BANK REPORT

CHANGE OF NAME

From	To	Effective Date
Lincoln State Bank East Orange	The Dreyfus Consumer Bank	3/23/83

CAPITAL NOTES AND/OR DEBENTURES OUTSTANDING

Name	Location	Amount
Bank of Mid-Jersey, The	Bordentown Township	$ 1,124,000
Broadway Bank & Trust Company	Paterson	720,000
Central Jersey Bank and Trust Company, The	Freehold Township	2,006,000
Chatham Trust Company, The	Chatham	400,000
Citizens State Bank of New Jersey	Lacey Township	1,657,000
Fidelity Bank & Trust Company of New Jersey	Pennsauken	2,863,000
Fidelity Union Bank	Newark	70,000,000
First Peoples Bank of New Jersey	Haddon Township	10,300,000
Franklin State Bank	Franklin Township	3,690,000
Guarantee Bank	Atlantic City	2,000,000
Howell State Bank	Howell Township	23,000
Interchange State Bank	Saddle Brook Township	1,500,000
North Plainfield State Bank	North Plainfield	1,000,000
Ramapo Bank, The	Wayne	800,000
Town & Country Bank, The	Flemington	1,000,000
Trust Company of New Jersey, The	Jersey City	3,101,000
United Counties Trust Company	Elizabeth	1,810,000
United Jersey Bank	Hackensack	12,875,000
United Jersey Bank/Mid-State	Hazlet	1,300,000
United Jersey Bank/Northwest	Dover	1,000,000
United Jersey Bank/Southwest	Camden	1,400,000
Village Bank of New Jersey	South Orange	750,000

WHOLLY-OWNED SUBSIDIARIES UNDER N.J.A.C. 3:11-5.1 & 2

Fidelity Union Trust Company, Newark

Approval of investment in Fidelity Commercial Finance Corporation (wholly-owned subsidiary) of not more than $1,129,000.

Franklin State Bank, Somerset, Franklin Township

Approval of investment in Franklin Armored Corporation (wholly-owned subsidiary) of not more than $150,000.

Franklin State Bank, Somerset, Franklin Township

Approval of investment in Franklin State Mortgage Company (wholly-owned subsidiary) of not more than $100,000.

Howell State Bank, Howell Township

Approval of investment in Howell State Service Corporation (wholly-owned subsidiary) of not more than $40,000.

Interchange State Bank, Saddle Brook Township

Approval of investment in Inter-County Armored Car Service (wholly-owned subsidiary) of not more than $100,000.

North Plainfield State Bank, North Plainfield

Approval of investment in Viking Commercial Corporation (wholly-owned subsidiary) of not more than $300,000.

United Jersey Bank, Hackensack

Approval of investment in First Pipco, Inc. (wholly-owned subsidiary) of not more than $10,000.

Citizens State Bank of New Jersey, Forked River

Approval of investment in First Bankers Management Corporation (wholly-owned subsidiary) of not more than $5,000.

Fidelity Union Trust Company, Newark

Approval of investment in Fidco, Inc. (wholly-owned subsidiary) of not more than $11,291,600.

Franklin State Bank, Somerset, Franklin Township

Approval of investment in Franklin Commercial Corporation of New Jersey (wholly-owned subsidiary) of not more than $100.00.

Bank of New Jersey, The, Camden

Approval of investment in J-Prop. Inc. (wholly-owned subsidiary) of an amount not to exceed 20% of the capital and surplus of the bank.

Bank of New Jersey, The, Camden

Approval of investment in BNJ Holdings, Inc. (wholly-owned subsidiary) of an amount not more than 20% of the capital stock and surplus of the bank.

Bank of New Jersey, The, Camden

Approval of investment in Cumberland Green, Inc. (wholly-owned subsidiary) of an amount not to exceed 20% of the capital and surplus of the bank.

First Peoples Bank of New Jersey, Haddon Township

Approval of investment in First Peoples Realty Corp. (wholly-owned subsidiary) in an amount not to exceed 20% of the capital and surplus of the bank.

BANK REPORT

CHANGES IN COMMON CAPITAL STOCK

Name	Location	From	To
Independence Bank of New Jersey	Allendale	$1,103,051.25	$1,158,203.81
North Plainfield State Bank	North Plainfield	984,770.00	1,002,570.00
Community Bank of Bergen County	Maywood	1,125,000.00	1,500,000.00
Somerset Trust Company	Somerville	3,052,810.00	3,205,455.00
Garden State Bank	Jackson Township	2,146,835.00	5,000,000.00
Shrewsbury State Bank	Shrewsbury	1,785,770.00	2,053,635.00
Bay State Bank	Ship Bottom	1,102,500.00	1,179,680.00
Interchange State Bank	Saddle Brook Twp.	1,219,147.50	1,406,647.50
Peapack-Gladstone Bank	Gladstone	690,000.00	3,000,000.00

CHANGES OF LOCATION OF BRANCH OFFICES

Name		Change	Approved	Opened
United Jersey Bank/Mid-State Hazlet	From:	Rt. 34 at Atlantic Avenue Aberdeen Twp., Monmouth Co	4/29/83	6/13/83
	To:	176 Rt. 34, Aberdeen Twp., Monmouth County		
Franklin State Bank Somerset	From:	Village Shopping Center on Springfield Ave., New Providence, Union County	12/12/83	
	To:	Approximately 300 feet to South St., New Providence Union County		

RELOCATED BRANCH OFFICES APPROVED PRIOR TO 1983 BUT OPENED IN 1983

Name		Change	Approved	Opened
United Jersey Bank/Southwest Camden	From:	Ellisburg Plaza Bldg., Brace Rd. at the Ellisburg Circle, Cherry Hill Twp., Camden County	10/5/82	5/23/83
	To:	Commerce Center, Haddonfield Rd. & Chapel Ave. (1800 Chapel Ave. West), Cherry Hill Twp., Camden County		

BRANCHES AUTHORITZED—1983

Name	Approved	Opened
United Jersey Bank/Northwest, Dover Within the Operations Center of the International Trade Zone, Mount Olive, Morris County	1/10/83	
Trust Company of New Jersey, The, Jersey City At 946-8 Bloomfield Avenue, Glen Ridge, Essex County	3/4/83	
Central Jersey Bank and Trust Company, Freehold 604-610 Laurel Avenue, Point Pleasant Beach, Ocean County	3/23/83	
United Counties Trust Company, Elizabeth Shrewsbury & Sycamore Avenues, Boro of Shrewsbury, Monmouth County	3/25/83	6/1/83
Hudson United Bank, Union City 4312 Bergenline Avenue, Union City, Hudson County (former main office of the Pan American National Bank)	3/19/83	3/19/83
Princeton Bank, Princeton To be known as Live Oak Bldg., 500 College Road East, Princeton Forrestal Center, Plainsboro Twp., Middlesex County	5/20/83	
Trust Company of New Jersey, The, Jersey City Belleville Shopping Center, 408 Main Street, Belleville, Essex County	5/31/83	
Princeton Bank, Princeton At the Ferren Deck Mall, French and Albany Sts. at Spring St., New Brunswick, Middlesex County	6/8/83	
Peapack-Gladstone Bank, Boro of Peapack & Gladstone 155 Morristown Road, Bernardsville, Somerset County	6/14/83	6/27/83
Bank of New Jersey, The, Camden 2614 Federal Street, Camden, Camden County	6/30/83	
Garden State Bank, Jackson Township Within the Toms River Mall, Route 37, Dover Twp., Ocean County	7/20/83	
First County Bank of New Jersey, North Brunswick In the Franklin Plaza Shopping Center, Highway 27, Franklin Township, Somerset County	8/22/83	
Continental Bank of New Jersey, Laurel Springs At the southeast corner of Ellis Street and Walnut Avenue, Haddonfield, Camden County	10/31/83	

BRANCHES AUTHORIZED—1983 (continued)

Lakeland State Bank, Newfoundland 82 Main St., corner of Leary Ave., Bloomingdale, Passaic County	10/31/83	
Independence Bank of New Jersey, Allendale At the southwest corner of East Crescent Avenue & Spear Road, Ramsey Boro, Bergen County	11/9/83	
Howell State Bank, Howell Township One State Highway #70, Lakewood Township, Ocean County	12/7/83	12/12/83
Lakeland State Bank, Newfoundland In Store #116, Upper Level of Townsquare Mall, Rockaway, Morris County (Presently site of branch of American National Bank)	12/8/83	

BRANCHES AUTHORIZED PRIOR TO 1983 BUT OPENED IN 1983

Name	Opened
Princeton Bank, Princeton Within the Meeting House Square Shopping Center, Hainesport-Mt. Laurel & Church Roads, Evesham Township, Burlington County	1/10/83
Fidelity Bank & Trust Company of New Jersey, Pennsauken Intersection of Whitehorse-Moorestown Road (Glendale Road) and the Haddonfield-Berlin Road (Route 561), Voorhees Township, Camden County	4/4/83
Union Trust Company of Wildwood, N.J., Wildwood 3206 Dune Drive, Avalon, Cape May County	5/23/83
Bank of New Jersey, The, Camden 4307 Westfield Avenue, Pennsauken, Camden County	5/20/83
North Plainfield State Bank, North Plainfield At the intersection of Hamilton Blvd. & Durham Avenue, South Plainfield, Middlesex County	4/28/83
Southern Ocean State Bank, Little Egg Harbor Township Along the southern side of Route 72, approximately 2,800 feet east of its intersection with Jennings Road, Stafford Twp., Ocean County	8/25/83
Somerset Trust Company, Somerville Route 202 and Lamington Road, Bedminister, Somerset County	12/30/83

RELOCATED BRANCH OFFICE APPROVED PRIOR TO 1983 BUT OPENED IN 1983

Name	Location	Opened
United Jersey Bank Hackensack	9 Campus Drive, Prudential Business Campus at the intersection of Routes 10 & 202, Parsippany-Troy Hills, Morris County	10/3/83

BRANCH OFFICE DISCONTINUED

Name	Location	Date Closed
Summit and Elizabeth Trust Company Summit	Walnut St. & So. Orange Avenue Livingston, Essex County	4/29/83

MINIBRANCHES AUTHORIZED—1983

Name	Approved	Opened
Lakeland State Bank, Newfoundland 82 Main Street corner of Leary Avenue, Bloomingdale, Passaic County	4/22/83	Withdrawn
Summit and Elizabeth Trust Company, Summit At Chubb & Son, Inc., 15 Mountainview Road, Warren, Warren County	6/30/83	8/8/83
First County Bank of New Jersey, North Brunswick 595 Highway 18, New Brunswick, Middlesex County	9/19/83	
Summit and Elizabeth Trust Company, Summit Within an office facility of Bell Telephone Laboratories at 150 John F. Kennedy Parkway, Short Hills, Essex County	10/7/83	11/7/83
Summit and Elizabeth Trust Company, Summit Within an office complex of Bell Telephone Laboratories at 600 Mountain Avenue, Murray Hill, Union County	11/17/83	

MINIBRANCHES APPROVED PRIOR TO 1983 BUT OPENED IN 1983

Name	Approved	Opened
Sussex County State Bank, The, Franklin 172 Woodport Road, Sparta, Sussex County	7/26/82	12/19/83

COMMUNICATIONS TERMINAL BRANCH OFFICES AUTHORIZED—1983

Name	Approved	Opened
United Jersey Bank/Northwest, Dover At the Norwood office of United Jersey Bank, Broadway & Livingston Street, Norwood, Bergen County	2/23/83	3/16/83
United Jersey Bank/Northwest, Dover At the main office of the United Jersey Bank/Central, 288 North Broad Street, Elizabeth, Union County	2/23/83	3/16/83
United Jersey Bank/Northwest, Dover At the Oradell office of United Jersey Bank, 420 Kinderkamack Road, Oradell, Bergen County	2/23/83	3/16/83
United Jersey Bank/Northwest, Dover At the West Caldwell office of United Jersey Bank, 579 Passaic Avenue, West Caldwell, Essex County	2/23/83	3/16/83
United Jersey Bank/Northwest, Dover United Jersey Bank/Mid-State, Hazlet United Jersey Bank/Central United Jersey Bank/Southwest, Camden United Jersey Bank/North, Montvale At the office of First National Bank of Princeton, 3140 Princeton Pike, Lawrence Township, Mercer County	2/23/83	4/19/83
United Jersey Bank, Hackensack United Jersey Bank/Central, Elizabeth United Jersey Bank/Mid-State, Hazlet United Jersey Bank/North, Montvale United Jersey Bank/Northwest, Dover United Jersey Bank/Southwest, Camden At the Plainsboro office of First National Bank of Princeton, 656 Plainsboro Road, Plainsboro, Middlesex County	3/7/83	3/7/83
United Jersey Bank/Northwest, Dover United Jersey Bank/North, Montvale United Jersey Bank/Central, Elizabeth United Jersey Bank/Mid-State, Hazlet United Jersey Bank, Hackensack At the Commerce Center Office of United Jersey Bank/Southwest, Haddonfield Road & Chapel Avenue, Cherry Hill, Camden County	3/23/83	5/23/83
Guarantee Bank, Atlantic City In the hotel section of Harrah's Marina Hotel/Casino, 1725 Brigantine Blvd., Atlantic City, Atlantic County	4/22/83	

COMMUNICATIONS TERMINAL BRANCH OFFICES AUTHORIZED—1982 (continued)

Summit and Elizabeth Trust Company, Summit 572 North Avenue, Boro of Fanwood, Union County	4/4/83	4/8/83
Guarantee Bank, Atlantic City In the public access area of the hotel of Sands Hotel/Casino, 145 South Indiana Avenue at the Boardwalk, Atlantic City, Atlantic County	9/22/83	
Garden State Bank, Jackson Near the Laurelton Circle, Route 70, Brick Town, Ocean County	12/13/83	

COMMUNICATIONS TERMINAL BRANCH OFFICES APPROVED PRIOR TO 1983 BUT OPENED IN 1983

Name	Approved	Opened
Somerset Trust Company, Somerville On the premises of Ortho Pharmaceutical Corp., U.S. Highway 202, Boro of Raritan, Somerset County	11/17/82	1/31/83
Somerset Trust Company, Somerville At Ethicon, Inc., U.S. Highway 202, Somerville, Somerset County	12/23/82	2/7/83

REGISTRAR AND TRANSFER COMPANIES

Name	Location	Certificate of Authority
Continental Stock Transfer Corporation	Jersey City	3/4/64
First National Registrar & Transfer Co.	Morristown	12/30/70
Registrar and Transfer Company	Cranford	3/18/1899

BUSINESS DEVELOPMENT CORPORATION

The New Jersey Business Development Corporation, Newark, was dissolved on December 29, 1972. This was the only Business Development Corporation chartered pursuant to the Business Development Corporation Act of 1957 (c. 218, P.L. 1957).

SAFE DEPOSIT COMPANIES

Name	Location	Date Incorporated	Opened
Hamilton Safe Deposit Company of Weehawken	Weehawkin	3/28/27	
Pioneer Safe Deposit Company	Bayonne	1/20/41	
New Jersey Safe Deposit Company, Inc.	Fort Lee	6/15/82	4/9/83
Guardian Safe Depository Company, Inc.	Fair Lawn	6/15/82	4/8/83
Federated Safe Deposit Company, Inc.	North Bergen	9/28/82	
Pyramid Safe Deposit Company	Hanover Twp.	12/17/82	
Private Vault Safe Deposit Center, Inc.	Livingston	2/23/83	6/30/83

BANK REPORT

SAVINGS BANKS

The Savings Banks which were examined during the calendar year 1982, pursuant to N.J.S.A. 17:9A-260 were found to have sufficient surplus funds and operating funds to meet all obligations.

COMPARISONS

Following are figures compiled from the statements of the condition of savings banks as shown by their reports to the Commissioner at the close of business December 31, 1983, as well as comparable totals reported December 31, 1982.

	Savings Banks			
	(16)		**(19)**	
	12/31/83		**12/31/82**	
	(Amounts in thousands of dollars)			
ASSETS				
Cash and due from depository institutions		$ 1,001,189		$ 943,635
Debt securities	$3,961,118		$3,183,768	
Less: investment revaluation account	548,310		644,151	
Debt securities, net		3,412,808		2,539,617
Corporate stock	136,285		129,070	
Less: investment revaluation account	1,572		1,711	
Corporate stock, net		134,713		127,359
Federal funds sold, etc.		257,475		267,575
Real estate loans, total	$4,530,849		$4,918,332	
Less: investment revaluation account	1,255,822		1,511,447	
: allowance for possible loans losses	1,742		1,818	
Real estate loans, net		3,273,285		3,405,067
Other loans, total	$1,140,251		$ 873,390	
Less: allowance for possible loan losses	1,258		472	
Other loans, net		1,138,993		872,918
Bank premises, etc.		122,878		129,795
Real estate owned other than bank premises		29,575		5,598
Investment restatement account		2,241,418		2,307,597
Other assets		179,465		209,121
Total assets		$11,791,799		$10,808,282

BANK REPORT

LIABILITIES		
Savings deposits (including NOW)	$ 4,085,722	$ 3,251,561
Other time deposits	5,746,787	6,165,244
Demand deposits	384,081	381,725
Total deposits	$10,216,590	$ 9,798,530
Federal funds purchased, etc.	364,377	228,571
Mortgages indebtedness & other borrowings	88,711	48,665
Other liabilities	55,533	52,285
Total deposits and liabilities	$10,725,211	$10,128,051
Subordinated notes and debentures	28,786	35,464
Revaluation surplus	435,713	150,286
Common Stock	13,443	-0-
Surplus, U/P and other surplus reserves	584,949	491,875
FDIC net worth certificates	3,697	2,606
Total surplus accounts	$ 1,037,802	$ 644,767
Total deposits, liabilities & surplus	$11,791,799	$10,808,282
OTHER DATA		
Money market time deposits	$ 3,012,374	$ 3,977,063
Money market deposit accounts	1,648,898	481,171
Unearned income on loans	16,866	23,719

CAPITAL NOTES AND/OR DEBENTURES OUTSTANDING

Name	Location	Amount
Howard Savings Bank, The	Newark	$18,000,000
Hudson City Savings Bank	Paramus	3,500,000
Morris County Savings Bank, The	Morristown	4,286,000
Orange Savings Bank	Livingston	3,000,000

BRANCHES AUTHORIZED—1983

Name	Approved	Opened
Howard Savings Bank, The, Newark At the southwest corner of the intersection of Prospect Plains Road and Jamesburg-Perrineville Road, Monroe Twp., Middlesex County	1/7/83	
Howard Savings Bank, The, Newark At the southwest corner of the intersection of Mt. Pleasant Avenue (N.J. Route 10) and Littletown Road (U.S. Route 202), Morris Plains, Morris County	4/29/83	
Provident Savings Bank, Jersey City 2461 Livingston Street, Northvale, Bergen County	8/5/83	10/31/83
Howard Savings Bank, The, Newark In the Troy Hills Shopping Center, on the south side of Route 46 at the Intersection of Beverwyck Road, Parsippany-Troy Hills, Morris County	12/7/83	
Howard Savings Bank, The, Newark 128 Watchung Avenue, Montclair, Essex County	12/22/83	12/22/83

BRANCHES AUTHORIZED PRIOR TO 1983 BUT OPENED IN 1983

Name	Opened
Hudson City Savings Bank, Paramus 75 Route 35 (intersection of Route 35 and Navesink River Road), Middletown Twp., Monmouth County	5/9/83
Montclair Savings Bank, The, Montclair 321 West Main Street, Boonton, Morris County	11/21/83

RELOCATED BRANCH OFFICES APPROVED PRIOR TO 1983 BUT OPENED IN 1983

Name		Location	Approved	Opened
Harmonia Savings Bank Elizabeth	From:	Lot 8, Block 338, 428 West St. Georges Ave., Linden, Union County	11/12/82	10/3/83
	To:	726 West St. Georges Ave., Linden, Union County		

MINIBRANCHES AUTHORIZED—1983

Name	Approved	Opened
Howard Savings Bank, The, Newark Within the confines of the Highland Shopping Center, 61 East Ridgewood Avenue, Paramus, Bergen County	2/16/83	10/24/83
Howard Savings Bank, The, Newark 789 Springfield Avenue, Summit, Union County	6/14/83	

MINIBRANCHES APPROVED PRIOR TO 1983 BUT OPENED IN 1983

Name	Approved	Opened
Harmonia Savings Bank, Elizabeth On the west side of Stuyvesant Avenue, 100 yards north of its intersection with Vaux Hall Road (1224 Stuyvesant Avenue) Union Township, Union County	4/1/82	5/16/83

CHANGE OF LOCATION OF MINIBRANCH OFFICES

Name		Location	Approved	Opened
Sussex County State Bank Franklin	From:	D & S Shopping Center, Route 515, Vernon Twp., Sussex County	6/14/83	9/26/83
	To:	Lot 10-G, Block 141, Church St., Vernon Twp., Sussex County		
Summit & Elizabeth Trust Company, Summit	From:	Chubb & Son, Inc. office bldg. at 51 John F. Kennedy Parkway, Short Hills, Essex County	10/7/83	
	To:	Within a Bell Telephone Laboratories Complex at 101 John F. Kennedy Parkway Short Hills, Essex County		

FOREIGN BANKS

As of December 31, 1983, the following foreign banking institutions were authorized to transact business in the State of New Jersey:

Name	Location
American Bank & Trust Co. of PA	Reading, PA
American Security Bank, N.A.	Washington, D.C.
Banco Central of New York	New York, N.Y.
Bankers Trust Company	New York, N.Y.
Bank of New England, N.A.	Boston, Mass.
Bank of New England-West, N.A.	Springfield, Mass.
Bank of New York, The	New York, N.Y.
Barclays Bank of New York	New York, N.Y.
Bessemer Trust Company, N.A.	New York, N.Y.
Casco Bank & Trust Company	Portland, Maine
Central Penn National Bank	Bala Cynwyd, PA
Chase Manhattan Bank, The, N.A.	New York, N.Y.
Chemical Bank	New York, N.Y.
Citibank, N.A.	New York, N.Y.
Continental Bank	Norristown, PA
Easton National Bank and Trust Company	Easton, PA
Fidelity Bank, The	Philadelphia, PA
Fiduciary Trust Company of New York	New York, N.Y.
First Eastern Bank, N.A.	Wilkes Barre, PA
First National Bank of Boston, The	Boston, Mass.
First Pennsylvania Bank, N.A.	Bala Cynwyd, PA
Frankford Trust Company	Philadelphia, PA
Girard Bank	Philadelphia, PA
Hamilton Bank	Lancaster, PA
Industrial Valley Bank and Trust Company	Jenkintown, PA
Irving Trust Company	New York, N.Y.
Key Trust Company	Albany, N.Y.
Lincoln First Bank, N.A.	Binghamton, N.Y.
Long Island Trust Company, N.A.	Garden City, N.Y.
Manufacturers Hanover Trust Company	New York, N.Y.
Marine Midland Bank, N.A.	Buffalo, N.Y.
Mellon Bank, N.A.	Pittsburgh, PA
Morgan Guaranty Trust Company of New York	New York, N.Y.
N S & T Bank, N.A.	Washington, D.C.
Philadelpia National Bank, The	Philadelphia, PA
Pittsburgh National Bank	Pittsburgh, PA
Provident National Bank	Philadelphia, PA
Republic National Bank	New York, N.Y.
Rhode Island Hospital Trust National Bank	Providence, R.I.

FOREIGN BANKS (continued)

J. Henry Schroder Bank & Trust Company	New York, N.Y.
Security Trust Company of Rochester	Rochester, N.Y.
Southeast National Bank of Pennsylvania	Chester, PA
Sterling National Bank & Trust Company of New York	New York, N.Y.
Union National Bank of Pittsburgh, The	Pittsburgh, PA
United Penn Bank	Wilkes Barre, PA
United States Trust Company of New York	New York, N.Y.
Wilmington Trust Company	Wilmington, Del.

BANK REPORT

NATIONAL BANKS

The following report of condition of all New Jersey national banks as of December 31, 1983, and December 31, 1982, has been provided by the Federal Deposit Insurance Corporation.

	1983	1982
Number of National Banks	79	83
	($000,000—Rounded)	
ASSETS		
Cash and due from banks	$ 4,804	$ 4,381
U.S. Treasury Security	2,930	2,401
Securities of Fed. agencies & corps.	1,329	1,332
Obligations of State and subdivisions	3,152	2,534
All other securities	463	332
Federal funds sold & securities purchased other agreements to resell	792	1,242
Total loans and discounts, net	14,992	12,888
Direct lease financing	134	115
Bank premises	472	455
Other real estate	42	38
All other assets	728	676
TOTAL ASSETS	$29,838	$26,394
LIABILITIES		
Deposits of individuals, partnerships & corps.	$23,132	$19,500
Deposits of U.S. Government	49	37
Deposits of State and subdivisions	1,293	1,357
All other deposits	585	657
Certified and officers' checks, etc.	273	249
TOTAL DEPOSITS	$25,331	$21,800
Federal funds purchased & securities sold under agreements to repurchase	$ 1,899	$ 2,050
Interest-bearing demand notes (note balances) issued to the U.S. Treasury and other liabilities for borrowed money	154	306
Mortgages indebtedness and liability for capitalized leases	16	19
All other liabilities	584	580
TOTAL LIABILITIES	$27,984	$24,753
Subordinated notes and debentures	$ 47	$ 50

NATIONAL BANKS (continued)

EQUITY CAPITAL		
Preferred stock	1	-0-
Common stock	332	314
Surplus	486	450
Undivided profits and reserve for contingencies and other capital reserves	988	827
TOTAL EQUITY CAPITAL	$ 1,807	$ 1,590
TOTAL LIABILITIES & EQUITY CAPITAL	$29,838	$26,394

CONSUMER CREDIT BUREAU
CHECK CASHERS

Chapter 187, Laws of 1951, provides for the licensing and regulation of persons engaged in the business of cashing checks, drafts or money orders.

	1983	1982
Number of check cashers at December 31:	79	78

Name	Location
Acme Check Cashing Service Inc. t/a Ace Check Cashing Service	Elizabeth
Acme Check Cashing Service, Inc.	Edison
Francisco Armendariz	W. New York
Albert Bass	Camden
Boulevard Check Cashing Service, Inc.	Union City
Brinks Incoporated	Mobile Unit operates in all counties
Brinks Incorporated	Newark
Broadway Trading Corp.	Newark
Camden Check Cashing Corporation	Camden
Center City Check Cashing, Inc.	Newark, Newark, Newark, East Orange, Irvington
The Check Casher, Carlotte Mintz t/a	Newark, Newark
Clinton Check Cashing Corp.	Newark
Currency Distribution Inc.	South Kearny
D & M Check Cashing	Newark
D & S Wines & Liquor	Newark
Dorjac, Incorporated t/a Vailsburg Check Cashing Service	Newark
Dubin Check Cashers, Inc.	Jersey City
Eddies Check Cashing, Inc.	Trenton
Emma Juanita Evans	Camden
Erie Trading Corp.	Jersey City
Ferrik Services, Inc.	West New York
Five Points Check Cashing, Inc.	Trenton
Friendly Check Cashing Corp.	Newark
G.S.V., Inc. t/a Liqour Bank	Camden
Granada Check Cashing Corp.	Hoboken
Grand St. Check Cashing Corp.	Jersey City
Irvington Check Cashing Service, Harvey Dakelman t/a	Irvington
Island Check Cashing Company	Atlantic City
Jolar Drug Co., Inc. t/a Green Cross Pharmacy	Passaic
K's Check Cashing Service, Inc.	New Brunswick
Margaret MacRae Krupinski	South Kearny
Anthony Katawick, Jr.	Newark
Mastelle Check Cashing Corporation	Kearny

Name	Location
Miller's Check Cashing Service, Inc.	Jersey City
Mi Way Check Cashing Service, Inc.	Kearny, No. Bergen, Elizabeth
Mordan Check Cashing Inc.	East Orange, Passaic
New Loan Co., Wm. S. Rich & Son, Inc.	Newark
North Avenue East Check Cashing, Inc.	Elizabeth
P & R Check Cashing Corp.	Newark
Passaic Check Cashing Service, Inc.	Passaic
Paterson Check Cashing, Inc.	Paterson
Pearl Check Cashing Service, Anthon Berardi t/a	Jersey City
Plainfield Check Cashing Service, Inc.	Plainfield
The Princeton University Store, Inc.	Princeton
Propper Check Cashing Company of Paterson, Inc.	Paterson
Propper Demonstration Sales Corp.	Newark
Reliable Check Cashing Service, Inc.	Union City
Roberts Loan	Jersey City
Rymel Inc. t/a Friendly Loner Pawn Shop	Atlantic City
Sears Roebuck and Company	Moorestown, Hackensack, New Brunswick, Union City, Vineland, Willingboro, Watchung, Wayne, Middletown, Ocean, Pleasantville, Livingston Toms River
Jose F. Siurano	Perth Amboy, Red Bank
Vanomong Spratley	Newark
Andrew Sun Im	Camden
Terminal Check Cashers, Rosemary Murphy t/a	Hoboken
Michael R. & Jean Totaro	Jersey City
Trenton Check Cashing Service, Inc.	Trenton
The Valley Fair Corporation	Irvington
Wells Fargo Armored Service Corporation—1 mobile unit	Operates in all counties

CHECK SELLERS

Chapter 273, Laws of 1964, provides for the licensing and regulation of persons engaged in the business of selling or issuing checks, drafts, money orders or other instruments for the payment of money for a fee or other consideration.

	1983	1982
Number of check sellers at December 31:	13	12

Check seller licensees at December 31, 1983, are as follows:

Name	Location
American Express Company	New York, NY
Associates Financial Express, Inc.	Dallas, TX
Atlas Express	Newark, NJ
BA Cheque Corp.	San Francisco, CA
Barclays Bank International Limited	New York, NY
Chase Manhattan Corporation, The	New York, NY
Citicorp	New York, NY
Citicorp Services, Incorporated	New York, NY
Thomas Cook, Inc.	New York, NY
Republic Money Orders, Inc.	Dallas, TX
Societe Francaise Du Cheque De Voyage	New York, NY
Travellers Cheque Associates, Ltd.	New York, NY
Travelers Express Company, Inc.	Minneapolis, MN

CORPORATE CENTRAL CREDIT UNION

Garden State Corporate Central Credit Union is organized pursuant to Chapter 196, P.L. 1968. The corporate central credit union is a cooperative non-profit association whose members consist primarily of other credit unions. The corporate central is one of 42 corporate centrals participating in the U.S. central corporate network.

	1983	1982
ASSETS		
Cash:		
(a) On Hand And In Banks	$ 40,017	$ 362,265
Loans:		
(a) Loans to Members	57,587	406,912
(b) Other Loans		18,357
Investments:		
(a) U.S. Government Obligations	3,030,574	7,292,918
(b) Federal Agency Securities	3,813,345	
(c) Common Trust Investments	337,504	
(d) Corporate Credit Unions	62,713,992	60,912,153
(e) Commercial Banks		
(f) Savings & Loans and Mutual Savings Banks		
(g) Central Liquidity Facility		
(h) Credit Unions		
(i) Loans to Credit Unions	2,172,702	
(j) Other Investments	1,820,985	1,882,866
Furniture, Fixtures and Equipment		9,131
Other Fixed Assets	6,728	
Other Assets	733,431	1,158,638
TOTAL ASSETS	$74,726,865	$72,043,240

LIABILITIES AND EQUITY

Due Members:		
(a) Share Certificates	$23,741,198	$26,521,877
(b) Share Drafts		
(c) IRA/KEOGH & Retirement Accounts		
(d) All Other Shares	45,163,333	
Accounts Payable (including Taxes	7,903	11,597
Other Liabilties:		
(a) Dividends Payable (other than Shares)		
(b) Other		851,135
Promissory Notes		
Reverse Repurchase Agreements	3,384,375	3,400,000
Other Notes and Interest Payable	8,735	
Interest on Deposits Payable	632,890	
Dividends on Shares Payable	5,632	5,361
Deposits		
Regular Reserve	9,091	7,936
Investment Valuation Reserve		39,688,229
Other Reserves	1,767,786	
Undivided Earnings	5,922	1,557,105
TOTAL LIABILITIES AND EQUITY	$74,726,865	$72,043,240

CREDIT UNIONS

Chapter 293, Laws of 1938, provides for the incorporation and regulation of credit unions. Credit unions are co-operative associations organized for the purpose of promoting thrift among their members and from the funds so accumulated making loans to members for provident or productive purposes.

The following is a comparison of figures compiled from statements of condition of natural member credit unions as shown by reports to the Commissioner at the close of business December 31, 1983, and December 31, 1982.

	1983	1982
Number of credit unions	53	54
ASSETS		
Cash:		
(a) On Hand And In Banks	$ 1,237,434	$ 2,545,780
Loans:		
(a) Loans to Members	40,902,615	37,578,643
(b) Other Loans		18,357
Investments:		
(a) U.S. Government Obligations	3,067,095	9,582,388
(b) Federal Agency Securities	2,194,856	
(c) Common Trust Investments	462,090	
(d) Corporate Credit Unions	5,811,555	65,909,232
(e) Commercial Banks	6,826,413	
(f) Savings & Loans and Mutual Savings Banks	4,090,914	5,936,694
(g) Central Liquidity Facility	367,232	
(h) Credit Unions	4,724	
(i) Loans to Credit Unions	1,000	
(j) Other Investments	511,077	6,321,029
Furniture, Fixtures and Equipment	121,150	156,177
Other Fixed Assets	129,686	
Other Assets	335,816	1,936,960
TOTAL ASSETS	$66,063,657	$129,985,260

LIABILITIES AND EQUITY

Due Members:		
(a) Share Certificates	$10,334,730	
(b) Share Drafts	370,133	
(c) IRA/KEOGH & Retirement Accounts	2,043,777	
(d) All Other Shares	46,873,829	76,544,746
Accounts Payable (including Taxes)	39,208	70,791
Other Liabilities:		
(a) Dividends Payable (other than Shares)	72,835	
(b) Other	51,126	
Promissory Notes		5,331,765
Reverse Repurchase Agreements		
Other Notes and Interest Payable	120,022	41,140,827
Interest on Deposits Payable		
Dividends on Shares Payable	552,962	326,439
Deposits	438,598	
Regular Reserve	2,475,838	2,475,132
Investment Valuation Reserve	108,494	
Other Reserves	544,739	599,342
Undivided Earnings	2,037,366	3,496,218
TOTAL LIABILITIES AND EQUITY	$66,063,657	$129,985,260

FOREIGN MONEY REMITTERS

Chapter 15, Title 17, of the Revised Statutes of 1937, provides for the licensing and regulation of persons or corporations engaged in the business of transmitting money to foreign countries.

	1983	1982
Number of foreign money remitters at December 31:	31	33

Foreign money remitter licensees at December 31, 1982, are as follows:

Name	Location
Central Holiday Tours, Inc.	Jersey City
Gramercy Shipping Company, Inc.	Newark
Haitian Transfer Express Co. of New Jersey, Inc.	East Orange
Pekao Trading Corporation	Jersey City, Bayonne, Camden, Clifton, Elizabeth, Elizabeth Garfield, Hackensack, Irvington Clark, Irvington, Jersey City, Linden, Lyndhurst, Newark, Passaic Paterson, Perth Amboy, Perth Amboy Sayreville, Trenton, Trenton, Verona
Piano Remittance Corp.	Linden
Portugues Do Atlantico Information Bureau, Inc.	Newark
Scotto Mayor, Inc.	Newark
Repex Foreign Exchange Corp.	Closter
Tumino Agency Inc.	Paterson

INSURANCE PREMIUM FINANCE COMPANIES

Chapter 221, Laws of 1968, provides for the licensing and regulation of insurance premium finance companies.

The following is a comparison of figures compiled from statements of condition of insurance premium finance companies as shown by reports to the Commissioner at the close of business December 31, 1983, and December 31, 1982.

	1983	1982
Number of insurance premium finance companies	77	74
ASSETS		
Cash and Due from Banks	$ 8,946,836	$ 6,506,929
Insurance Premium Finance Agreements	65,968,913	74,856,087
Accounts and Notes Receivable	11,903,672	12,576,939
Investments	1,423,423	1,589,250
Real Estate or Leasehold Improvements	187,353	145,322
Furniture, Fixtures and Equipment	541,172	578,625
Other Assets	1,204,006	394,053
TOTAL ASSETS	$90,175,375	$96,647,205
LIABILITIES AND CAPITAL		
Accounts and Notes Payable	$45,743,391	$50,957,269
Bonds and Debentures Payable	191,276	52,862
Mortgages Payable	4,772	-0-
Other Liabilities	7,474,552	7,849,936
Valuation and Expense Reserves	1,528,033	1,745,130
Branch Office Capital	22,385,417	23,064,439
Net Worth-Partnership or Individual Owner	514,750	844,287
Capital Stock	3,294,313	4,442,409
Capital Reserves	2,665,994	2,487,480
Surplus	6,372,877	5,203,393
TOTAL LIABILITIES AND CAPITAL	$90,175,375	$96,647,205

PAWNBROKERS

Chapter 22, Title 45, of the Revised Statutes of 1937, places under the jurisdiction of the Commissioner of Banking the licensing and regulation of pawnbrokers.

The following is a comparison of figures compiled from statements of condition of pawnbrokers as shown by reports to the Commissioner at the close of business December 31, 1983, and December 31, 1982.

	1983	1982
Number of pawnbrokers	16	22
ASSETS		
Cash and Due From Banks	$ 625,689	$474,356
Pledges Outstanding	3,444,182	3,524,663
Merchandise Inventory	1,045,604	975,346
Accounts and Notes Receivable	48,200	162,352
Real Estate or Leasehold Improvements	207,590	131,510
Furniture, Fixtures and Equipment	134,754	183,608
Other Assets	231,650	482,100
TOTAL ASSETS	$5,737,669	$5,933,935
LIABILITIES AND CAPITAL		
Accounts and Notes Payable	$1,242,712	$1,096,428
Other Liabilities	322,854	392,246
Net Worth-Partnership or Individual Owner	457,150	495,913
Capital Stock	180,000	347,500
Capital Reserves	28,246	103,990
Surplus	3,506,707	3,497,858
TOTAL LIABILITIES AND CAPITAL	$5,737,669	$5,933,935

SECONDARY MORTGAGE LOAN COMPANIES

Chapter 205, Laws of 1970, provides for the licensing and regulation of persons engaged in the secondary mortgage loan business.

The following is a comparison of figures compiled from statements of condition of secondary mortgage loan licensees as shown by reports to the Commissioner at the close of business December 31, 1983, and December 31, 1982.

	1983	1982
Number of secondary mortgage loan licensees	491	436
ASSETS		
Cash and Due From Banks	$ 22,353,541	$ 12,164,085
Secondary Mortgage Loans Receivable	451,315,691	430,462,590
Other Notes Receivable-Small Loan etc.	174,374,780	161,086,929
Accounts Receivable	1,329,911	2,066,833
Real Estate or Leasehold Improvements	11,311,376	10,273,539
Furniture, Fixtures and Equipment	6,017,924	3,826,332
Other Assets	457,782,906	247,479,396
TOTAL ASSETS	$1,124,486,129	$867,359,704
LIABILITIES AND CAPITAL		
Accounts and Notes Payable	$ 816,793,633	$637,110,576
Bonds and Debentures Payable	6,319,263	7,610,632
Mortgages Payable	8,699,388	2,416,534
Other Liabilities	76,027,942	38,064,161
Valuation and Expense Reserves	25,282,047	20,450,183
Branch Office Capital	78,415,441	82,515,592
Net Worth-Partnership or Individual Owner	24,245,003	17,611,736
Capital Stock	9,014,844	10,239,945
Capital Reserves	6,078,374	1,854,149
Surplus	73,610,194	49,486,196
TOTAL LIABILITIES AND CAPITAL	$1,124,486,129	$867,359,704

SMALL LOAN COMPANIES

Chapter 10, Title 17, of the Revised Statutes of 1937, provides for the licensing and regulation of persons, co-partnerships, associations or corporations engaged in the business of making loans of money, credit, goods, or things in action in the amount of or the value of $5,000 or less.

The following is a comparison of figures compiled from statements of condition of small loan licensees as shown by reports to the Commissioner at the close of business December 31, 1983, and December 31, 1982.

	1983	1982
Number of small loan licensees:	221	218
ASSETS		
Cash and Due From Banks	$ 1,402,446	$ 1,178,579
Loans Receivable-New Jersey	221,740,377	222,425,412
Loans Receivable-Other States	2,768,303	760,186
Secondary Mortgage Loans	41,186,154	107,015,298
Installment Sales Contracts	30,755,460	29,410,247
Accounts Receivable	48,166,477	51,664,992
Real Estate or Leasehold Improvements	1,027,856	1,695,259
Furniture, Fixtures and Equipment	1,136,613	1,115,533
Other Assets	244,325,017	152,660,142
TOTAL ASSETS	$592,508,703	$567,925,648
LIABILITIES AND CAPITAL		
Accounts and Notes Payable	$337,595,374	$304,651,321
Bonds and Debentures Payable	6,060,014	6,132,211
Other Liabilities	12,044,739	9,757,479
Valuation and Expense Reserves	15,189,712	11,092,280
Branch Office Capital	200,734,097	213,790,729
Net Worth-Partnership or Individual Owner	138,919	134,686
Capital Stock	1,973,000	1,977,900
Capital Reserves	3,533,871	2,209,671
Surplus	15,238,977	18,179,371
TOTAL LIABILITIES AND CAPITAL	$592,508,703	$567,925,648

HOME REPAIR CONTRACTORS, HOME REPAIR SALESMEN AND HOME FINANCE AGENCIES

Chapter 41, Laws of 1960, defines and regulates installment sales of goods and services used or furnished in the modernization, rehabilitation, repair, alteration or improvement of real property, and provides for the licensing of home repair contractors, home repair salesmen and home financing agencies.

On December 31, 1983, there were 1,082 licensed home repair contractors and 1,018 home repair salesmen.

	1983	1982
Number of home financing agencies at December 31:	45	45

MOTOR VEHICLE INSTALLMENT SELLERS AND SALES FINANCE COMPANIES

Chapter 40, Laws of 1960, defines and regulates certain retail installment sales in the amount of or the value of $10,000 or less, and provides for the licensing of motor vehicle installment sellers and sales finance companies.

On December 31, 1983, there were 1,524 licensed motor vehicle installment sellers.

	1983	1982
Number of sales finance companies at December 31:	454	462

SOCIAL SERVICE OR CONSUMER CREDIT COUNSELING AGENCIES

Chapter 16, Laws of 1979, provides for the licensing and regulation of nonprofit social service or consumer credit counseling agencies engaged in the business of debt adjusting.

	1983	1982
Number of social service or consumer credit counseling agencies on December 31:	1	1

Name	Location
Consumer Credit Counseling Service of New Jersey, Inc.	Morristown

PART I-B

AGGREGATE STATISTICAL COMPARISONS, BANKS AND SAVINGS BANKS

STATISTICS OF BANKS AND SAVINGS BANKS

(Amounts in thousands of dollars)

BANKS

Date	Capital	Deposits	Surplus and Undivided Profits	Total Resources	Number of Banks
Dec. 31, 1900	$ 7,521	$ 60,785	$ 7,829	$ 78,274	50
Dec. 31, 1905	15,024	145,749	23,744	193,951	81
Dec. 31, 1910	19,005	196,735	29,942	257,978	105
Dec. 31, 1915	24,053	286,670	29,668	354,084	129
Dec. 31, 1920	32,435	567,488	34,560	664,546	154
Dec. 31, 1925	56,425	454,927	69,144	1,139,715	211
Dec. 31, 1930	85,828	1,196,788	121,626	1,461,483	230
Dec. 31, 1935	89,009	884,151	39,453	1,050,519	164
Dec. 31, 1940	68,623	1,030,639	40,534	1,157,182	135
Dec. 31, 1945	62,671	2,310,970	67,983	2,460,582	134
Dec. 31, 1950	53,743	2,336,066	101,936	2,520,570	121
Dec. 31, 1955	65,424	2,658,131	128,231	2,887,614	109
Dec. 31, 1960	74,549	2,990,613	162,841	3,308,040	93
Dec. 31, 1965	93,099	4,018,518	233,375	4,523,900	88
Dec. 31, 1970	126,021	4,889,698	307,127	5,637,195	88
Dec. 31, 1971	135,744	5,738,747	334,702	6,584,908	90
Dec. 31, 1972	144,230	6,450,712	359,089	7,348,316	90
Dec. 31, 1973	152,283	6,704,466	390,020	7,801,916	95
Dec. 31, 1974	167,744	6,885,956	439,512	8,087,437	96
Dec. 31, 1975	172,307	7,195,044	466,237	8,423,703	96
Dec. 31, 1976	169,184	7,676,690	507,187	8,843,927	91
Dec. 31, 1977	186,537	8,391,284	509,893	9,714,578	88
Dec. 31, 1978	209,328	10,228,810	579,441	12,039,236	89
Dec. 31, 1979	215,239	10,781,689	611,446	12,723,630	83
Dec. 31, 1980	218,946	11,359,092	645,315	13,394,685	79
Dec. 31, 1981	215,578	11,608,099	683,332	13,914,600	74
Dec. 31, 1982	209,984	13,245,641	746,272	15,834,256	65
Dec. 31, 1983	216,070	14,643,745	784,009	17,170,545	58

SAVINGS BANKS

Date	Amount Due Depositors	Surplus	Interest Credited for the Year	Total Resources	Number of Banks
Dec. 31, 1900	$ 52,905	$ 6,074	$ 1,497	$ 59,037	26
Dec. 31, 1905	75,479	7,160	2,287	82,669	25
Dec. 31, 1910	93,221	7,142	3,201	100,477	24
Dec. 31, 1915	115,465	9,209	4,088	124,603	24
Dec. 31, 1920	168,626	8,084	5,662	177,079	24
Dec. 31, 1925	202,800	23,153	7,526	226,486	25
Dec. 31, 1930	225,563	30,964	10,441	288,307	23
Dec. 31, 1935	299,963	37,732	7,314	342,354	23
Dec. 31, 1940	303,558	30,301	2,937	343,132	22
Dec. 31, 1945	407,888	42,522	3,586	456,640	22
Dec. 31, 1950	599,227	62,131	8,916	673,768	23
Dec. 31, 1955	1,010,320	81,367	22,438	1,109,635	23
Dec. 31, 1960	1,347,172	90,304	41,730	1,488,851	21
Dec. 31, 1965	2,041,434	92,839	75,156	2,224,454	21
Dec. 31, 1970	3,057,717	205,902	141,530	3,296,754	20
Dec. 31, 1971	3,650,991	227,772	172,169	3,914,247	20
Dec. 31, 1972	4,276,162	253,382	205,102	4,592,908	20
Dec. 31, 1973	4,591,654	285,487	237,959	4,974,114	20
Dec. 31, 1974	4,818,111	312,594	263,571	5,239,534	20
Dec. 31, 1975	5,531,456	340,694	297,377	5,988,990	20
Dec. 31, 1976	6,289,925	380,224	343,880	6,782,420	20
Dec. 31, 1977	7,098,628	430,363	389,273	7,710,197	20
Dec. 31, 1978	7,788,727	489,626	438,522	8,498,025	20
Dec. 31, 1979	8,373,469	536,136	545,486	9,196,057	20
Dec. 31, 1980	8,979,773	543,358	693,295	9,818,604	20
Dec. 31, 1981	9,533,401	486,361	910,512	10,577,920	20
Dec. 31, 1982	9,798,530	644,767	951,334	10,808,282	19
Dec. 31, 1983	10,216,590	1,037,802	833,888	11,791,799	16

Surplus accounts for the years 1970 and thereafter have been adjusted to reflect the current method of reporting surplus accounts. Under this method, all surplus accounts are included in the surplus total. This includes surplus, undivided profits, reserve for contingencies and all other surplus reserves. In prior years the surplus account did not include these accounts.

Beginning in 1982, surplus accounts were further expanded to include revaluation surplus and FDIC net worth certificates.

Beginning in 1983, surplus accounts were expanded to include capital stock.

PART I-C

STATISTICAL DATA RELATING TO INDIVIDUAL BANKING AND CONSUMER CREDIT INSTITUTIONS

For the year ending December 31, 1983

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1983

Name of Bank	Bank of Mid Jersey, The	Bank of New Jersey, The	Bay State Bank	Bessemer Trust Company	Broadway Bank and Trust Company	Brunswick Bank and Trust Company
Location	Bordentown Twp.	Camden	Ship Bottom	Newark	Patterson	Manalapan Twp.
Certificate of Authority	June 14, 1980	July 1, 1873	August 5, 1977	August 12, 1907	July 1, 1929	July 21, 1970
Federal Reserve District	Member-PA	Member-PA	Non-Member-PA	Non-Member-NY	Non-Member-NY	Non-Member-NY
President's Name	Richard H. Deacon	James Stewart, III	P.J. DiBerardino	John R. Whitmore	Peter M. Kolben	Carmen J. Gumina
Telephone Number	(609) 298-5500	(609) 755-5000		(201) 622-1787	(201) 742-6000	(201) 247-5800
Assets			**All Amounts in Thousands**			
Cash & Due from Depository Inst.	19,012	55,557	2,926	3,115	19,922	11,721
U.S. Treasury & Agency Securities	41,195	50,543	19,496	3,678	22,857	1,323
All Other Securities	24,267	66,773	2,457	618	9,514	7,456
Federal Funds Sold and Securities Purchased U/A/R, etc.	—	9,000	—	—	2,750	4,500
Loans, etc.	124,740	461,717	27,766	1,690	114,023	30,707
Bank Premises, Furniture & Fixtures, etc.	3,458	15,263	1,371	395	3,475	1,153
Other Real Estate Owned	—	767	—	—	—	54
Other Assets	3,329	10,804	731	2,005	2,805	686
Total Assets	216,001	670,424	54,747	11,501	175,346	57,600
Liabilities						
Demand Deposits	27,101	169,206	5,373	3,858	42,335	17,990
Time Deposits	159,564	423,470	44,651	—	109,510	32,044
Deposits in Foreign Offices	—	—	—	—	—	—
Total Deposits	186,665	592,676	50,024	3,858	151,845	50,034
Federal Funds Purchased & Other Borrowings	13,106	6,165	1,000	2,835	9,216	272
Other Liabilities	1,958	9,919	630	1,458	1,796	350
Total Liabilities	201,729	608,760	51,654	8,151	162,857	50,656
Subordinated Debt	1,124	—	—	—	720	—
Equity Capital						
Preferred Stock	—	—	—	—	—	—
Common Stock	2,846	12,210	1,180	500	1,919	901
Surplus & Other Capital	10,302	49,454	1,913	2,850	9,850	6,043
Total Equity Capital	13,148	61,664	3,093	3,350	11,769	6,944
Total Liabilities & Capital	216,001	670,424	54,747	11,501	175,346	57,600
Memoranda						
Real Estate Loans	51,674	275,558	18,388	—	26,501	9,809
Loans & Discounts	74,576	202,276	9,640	1,690	106,789	21,569
Reserve for Possible Loan Losses	1,252	4,869	121	—	1,279	381
Public Funds	14,933	46,698	5,717	—	14,621	10,840

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1983

Name of Bank	Commercial Trust Company of New Jersey	Community Bank of Bergen County	Continental Bank of New Jersey	County Trust Company	Drexel Trust Company	Dreyfus Consumer Bank, The
Location	Jersey City	Maywood	Gloucester Twp.	Garfield	Paramus	East Orange
Certificate of Authority	December 26, 1899	December 3, 1928	May 19, 1970	April 25, 1925	March 21, 1983	June 14, 1972
Federal Reserve District	Member-NY	Member-NY	Non-Member-PA	Non-Member-NY	Non-Member-NY	Non-Member-NY
President's Name	Ronald Brown	J. Ronald Meier	Eugene W. Rogers	John Maita	Oskar P. Lewnowski	Arthur Haberis
Telephone Number	(201) 434-5100	(201) 843-2300		(201) 772-7600	(201) 967-0450	(201) 678-5220
Assets			**All Amounts in Thousands**			
Cash & Due from Depository Inst.	118,404	4,965	3,509	15,803	1,011	2,438
U.S. Treasury & Agency Securities	140,150	11,417	20,536	5,610	679	3,324
All Other Securities	62,111	17,354	1,894	10,647	—	23,960
Federal Funds Sold and Securities Purchased U/A/R, etc.	—	3,800	860	300	—	—
Loans, etc.	295,814	32,885	55,336	52,019	—	12,007
Bank Premises, Furniture & Fixtures, etc.	14,494	258	502	2,396	—	289
Other Real Estate Owned	32	—	593	—	—	—
Other Assets	10,573	1,159	1,937	1,181	3,452	449
Total Assets	641,578	71,838	85,167	87,956	5,142	42,467
Liabilities						
Demand Deposits	155,146	16,022	10,754	19,589	—	9,995
Time Deposits	370,169	47,874	65,931	58,657	—	29,637
Deposits in Foreign Offices	—	—	—	—	—	—
Total Deposits	525,315	63,896	76,685	78,246	—	39,632
Federal Funds Purchased & Other Borrowings	67,387	—	2,676	506	—	433
Other Liabilities	6,875	725	1,325	1,076	58	335
Total Liabilities	599,577	64,621	80,686	79,828	58	40,400
Subordinated Debt	—	—	—	—	—	—
Equity Capital						
Preferred Stock	—	—	—	—	—	—
Common Stock	7,012	2,332	3,500	2,907	500	875
Surplus & Other Capital	34,989	4,885	981	5,221	4,584	1,192
Total Equity Capital	42,001	7,217	4,481	8,128	5,084	2,067
Total Liabilities & Capital	641,578	71,838	85,167	87,956	5,142	42,467
Memoranda						
Real Estate Loans	149,655	19,175	7,391	27,478	—	8,060
Loans & Discounts	137,074	14,175	49,269	25,501	—	4,103
Reserve for Possible Loan Losses	2,870	197	574	228	—	73
Public Funds	11,360	3,022	23,777	3,585	—	4,225

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1983

Name of Bank	Burlington County Trust Company	Capitol State Bank	Carteret Bank and Trust Company	Central Jersey Bank and Trust Company	Chatham Trust Company, The	Citizens State Bank of New Jersey
Location	Moorestown	Trenton	Carteret	Freehold Twp.	Chatham	Lacey Twp.
Certificate of Authority	April 1, 1890	May 7, 1974	September 13, 1923	June 17, 1932	April 13, 1927	January 29, 1973
Federal Reserve District	Non-Member-PA	Non-Member-PA	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-PA
President's Name	C. B. Shingleton, Jr.	Frank Gubitose	Sidney A. LeBow	Elsie Sokol	Richard H. Deatly	Gerald J. Libertelli
Telephone Number	(609) 235-2300	(609) 396-6400	(201) 541-1900	(201) 462-0011	(201) .635-3000	(609) 693-1111
Assets			**All Amounts in Thousands**			
Cash & Due from Depository Inst.	32,494	2,765	4,101	57,477	9,526	5,031
U.S. Treasury & Agency Securities	46,977	4,329	6,060	224,678	13,121	10,221
All Other Securities	36,164	567	3,122	141,101	16,709	5,487
Federal Funds Sold and Securities Purchased U/A/R, etc.	12,850	2,750	5,750	2,000	7,900	1,000
Loans, etc.	152,363	15,882	35,693	298,802	92,078	60,777
Bank Premises, Furniture & Fixtures, etc.	4,522	822	1,079	11,980	886	1,290
Other Real Estate Owned	390	92	130	77	8	2,000
Other Assets	5,123	325	653	13,802	2,042	1,169
Total Assets	290,883	27,532	56,588	749,917	142,270	86,975
Liabilities						
Demand Deposits	56,060	5,355	13,701	166,779	36,245	9,519
Time Deposits	211,762	19,006	37,429	491,492	95,267	72,232
Deposits in Foreign Offices	—	—	—	—	—	—
Total Deposits	267,822	24,361	51,130	658,271	131,512	81,751
Federal Funds Purchased & Other Borrowings	1,408	734	288	13,332	1,070	177
Other Liabilities	3,242	226	625	8,831	1,375	386
Total Liabilities	272,472	25,321	52,043	680,434	133,957	82,314
Subordinated Debt	—	—	—	2,006	400	1,657
Equity Capital						
Preferred Stock	—	—	—	—	—	1,227
Common Stock	2,494	1,788	1,255	10,285	1,466	4,564
Surplus & Other Capital	15,917	423	3,290	57,192	6,447	(2,787)
Total Equity Capital	18,411	2,211	4,545	67,477	7,913	3,004
Total Liabilities & Capital	290,883	27,532	56,588	749,917	142,270	86,975
Memoranda						
Real Estate Loans	78,449	9,718	14,697	138,426	52,564	37,848
Loans & Discounts	77,883	6,625	19,925	168,853	40,777	23,872
Reserve for Possible Loan Losses	1,963	175	337	3,039	964	932
Public Funds	9,758	2,243	2,072	46,435	10,677	13,347

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1983

All Amounts in Thousands

Name of Bank	Fidelity Bank and Trust Company	Fidelity Union Bank	First Bank of Colonia	First County Bank of New Jersey	First Morris Bank	First Peoples Bank of New Jersey
Location	Pennsauken	Newark	Woodbridge Twp.	North Brunswick	Morris Twp.	Haddon Twp.
Certificate of Authority	March 7, 1901	May 1, 1887	June 12, 1962	October 7, 1964	June 4, 1969	March 20, 1978
Federal Reserve District	Non-Member-PA	Member-NY	Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-PA
President's Name	Richard J. Abdill	Peter Cartmell	G. Nicholas Venezia	John E. Pellizzari, Jr.	John F. Nicholson	Jerome S. Goodman
Telephone Number	(609) 662-0100	(201) 246-6919	(201) 381-7700	(201) 846-0100	(201) 267-0900	(609) 858-7300
Assets						
Cash & Due from Depository Inst.	26,507	569,045	6,307	6,102	6,325	52,155
U.S. Treasury & Agency Securities	26,800	290,803	14,990	17,201	16,472	33,083
All Other Securities	25,654	100,327	15,473	14,099	3,136	173,708
Federal Funds Sold and Securities Purchased U/A/R, etc.	6,500	207,067	6,300	4,475	200	71,000
Loans, etc.	89,520	2,062,599	54,501	19,575	27,818	387,337
Bank Premises, Furniture & Fixtures, etc.	3,667	69,854	1,132	1,016	980	13,569
Other Real Estate Owned	227	5,394	—	—	—	7,296
Other Assets	3,264	72,305	1,448	1,083	1,258	9,319
Total Assets	182,139	3,377,394	100,151	63,551	56,189	747,467
Liabilities						
Demand Deposits	51,156	1,021,736	18,650	13,985	17,502	131,229
Time Deposits	112,294	1,644,082	73,857	42,067	33,527	563,732
Deposits in Foreign Offices	—	2,819	—	—	—	—
Total Deposits	163,450	2,668,637	92,507	56,052	51,029	694,961
Federal Funds Purchased & Other Borrowings	3,999	426,509	—	1,078	219	9,932
Other Liabilities	2,897	68,376	1,285	756	718	6,793
Total Liabilities	170,346	3,163,522	93,792	57,886	51,966	711,686
Subordinated Debt	2,863	70,000	—	—	—	10,300
Equity Capital						
Preferred Stock	—	—	—	—	—	9,644
Common Stock	1,454	12,211	1,180	1,738	1,330	8,610
Surplus & Other Capital	7,476	131,661	5,179	3,927	2,893	7,227
Total Equity Capital	8,930	143,872	6,359	5,665	4,223	25,481
Total Liabilities & Capital	182,139	3,377,394	100,151	63,551	56,189	747,467
Memoranda						
Real Estate Loans	40,557	739,820	20,830	10,670	15,309	206,889
Loans & Discounts	51,014	1,349,471	35,510	8,618	13,090	193,825
Reserve for Possible Loan Losses	1,427	23,071	326	339	470	10,600
Public Funds	18,909	115,789	2,287	7,632	7,128	50,869

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1983

Name of Bank	Franklin State Bank	Garden State Bank, The	Guarantee Bank	Howell State Bank	Hudson United Bank	Independence Bank of New Jersey
Location	Somerset	Jackson Twp.	Atlantic City	Howell Twp.	Union City	Allendale
Certificate of Authority	November 28, 1962	January 11, 1974	April 28, 1938	September 3, 1974	October 25, 1890	December 9, 1975
Federal Reserve District	Non-Member-NY	Non-Member-PA	Non-Member-PA	Non-Member-NY	Non-Member-NY	Non-Member-NY
President's Name	Kenneth A. Bott	Theodore D. Bessler	J. F. Bradway, Jr.	Ira Hoberman	John T. Clark	W. L. Griffin, Jr.
Telephone Number	(201) 745-6000	(201) 928-1000	(609) 441-7000	(201) 367-8000	(201) 348-2300	(201) 825-1000
Assets			All Amounts in Thousands			
Cash & Due from Depository Inst.	43,275	5,961	63,992	16,838	22,227	5,532
U.S. Treasury & Agency Securities	124,154	11,815	62,668	876	77,642	16,932
All Other Securities	77,320	12,194	51,158	1,524	20,064	4,070
Federal Funds Sold and Securities Purchased U/A/R, etc.	1,500	—	5,800	2,350	30,900	4,525
Loans, etc.	361,750	46,732	259,609	35,069	182,977	28,250
Bank Premises, Furniture & Fixtures, etc.	11,476	1,027	10,772	809	4,658	1,623
Other Real Estate Owned	530	35	224	225	34	—
Other Assets	15,239	1,691	8,492	1,120	6,297	875
Total Assets	635,244	79,455	462,715	58,811	344,799	61,807
Liabilities						
Demand Deposits	138,344	15,945	73,864	8,123	71,268	13,026
Time Deposits	415,477	57,310	319,100	46,802	238,077	44,767
Deposits in Foreign Offices	—	—	—	—	—	—
Total Deposits	553,821	73,255	392,964	54,925	309,345	57,793
Federal Funds Purchased & Other Borrowings	31,189	1,712	32,651	23	12,141	158
Other Liabilities	9,189	901	4,910	762	3,128	593
Total Liabilities	594,199	75,868	430,525	55,710	324,614	58,544
Subordinated Debt	3,690	—	2,000	23	—	—
Equity Capital						
Preferred Stock	—	—	—	—	—	—
Common Stock	10,560	1,509	4,814	1,700	9,200	1,158
Surplus & Other Capital	26,795	2,078	25,376	1,378	10,985	2,105
Total Equity Capital	37,355	3,587	30,190	3,078	20,185	3,263
Total Liabilities & Capital	635,244	79,455	462,715	58,811	344,799	61,807
Memoranda						
Real Estate Loans	103,973	26,500	121,999	17,397	81,111	12,934
Loans & Discounts	263,981	20,573	143,985	18,358	115,252	15,589
Reserve for Possible Loan Losses	3,959	285	2,805	500	1,436	236
Public Funds	47,552	9,955	18,770	5,886	10,689	150

COMMERCIAL BANKS ASSETS AND LIABILITIES AS OF DECEMBER 31, 1983

All Amounts in Thousands

Name of Bank	Inter Community Bank	Interchange State Bank	Lakeland State Bank	Lenape State Bank	Maplewood Bank and Trust Company, The	Midland Bank and Trust Company, The
Location	Springfield Twp.	Saddle Brook Twp.	West Milford Twp.	West Deptford Twp.	Maplewood	Paramus
Certificate of Authority	June 28, 1974	August 20, 1969	May 13, 1969	November 19, 1969	October 7, 1926	May 7, 1958
Federal Reserve District	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-PA	Member-NY	Non-Member-NY
President's Name	James S. Conway	Anthony S. Abbate	John W. Fredericks	C. Warren Dahmer	Michael J. Griffin	James J. Young
Telephone Number	(201) 467-8800	(201) 845-5600	(201) 697-2000	(609) 848-5100	(201) 761-7800	(201) 265-5555
Assets						
Cash & Due from Depository Inst.	8,679	9,668	4,312	10,006	10,988	38,830
U.S. Treasury & Agency Securities	4,586	19,647	13,180	2,693	24,306	37,328
All Other Securities	5,431	12,764	13,596	13,864	12,721	21,082
Federal Funds Sold and Securities Purchased U/A/R, etc.	6,300	2,675	2,550	3,000	13,710	4,250
Loans, etc.	28,832	67,168	27,233	48,093	66,065	80,425
Bank Premises, Furniture & Fixtures, etc.	1,050	2,130	2,235	1,340	2,371	4,477
Other Real Estate Owned	2	9	87	289	—	1,042
Other Assets	982	2,024	1,239	1,804	2,301	3,098
Total Assets	55,862	116,085	64,432	81,089	132,462	190,532
Liabilities						
Demand Deposits	14,257	34,019	14,901	15,709	23,454	65,432
Time Deposits	36,726	69,210	44,185	59,225	94,621	109,044
Deposits in Foreign Offices	—	—	—	—	—	—
Total Deposits	50,983	103,229	59,086	74,934	118,075	174,476
Federal Funds Purchased & Other Borrowings	573	3,678	525	73	2,968	834
Other Liabilities	819	1,838	469	1,267	1,144	2,986
Total Liabilities	52,375	108,745	60,080	76,274	122,187	178,296
Subordinated Debt	—	1,500	—	—	—	219
Equity Capital						
Preferred Stock	—	—	—	—	—	—
Common Stock	1,023	1,267	878	2,150	1,594	2,012
Surplus & Other Capital	2,464	4,573	3,474	2,665	8,681	10,005
Total Equity Capital	3,487	5,840	4,352	4,815	10,275	12,017
Total Liabilities & Capital	55,862	116,085	64,432	81,089	132,462	190,532
Memoranda						
Real Estate Loans	5,207	19,290	13,516	15,837	35,471	24,099
Loans & Discounts	24,334	50,791	15,400	32,844	32,074	58,251
Reserve for Possible Loan Losses	310	618	350	410	581	1,589
Public Funds	3,237	2,327	1,747	10,566	1,355	5,477

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1983

Name of Bank	Mount Holly State Bank	Mountain Ridge State Bank	Newton Trust Company, The	North Plainfield State Bank	Peapack-Gladstone Bank	Pilgrim State Bank
Location	Mount Holly Twp.	West Orange	Newton	N. Plainfield Twp.	Gladstone	Cedar Grove Twp.
Certificate of Authority	June 19, 1973	June 10, 1974	March 28, 1902	January 19, 1971	December 31, 1931	March 26, 1971
Federal Reserve District	Non-Member-PA	Non-Member-NY	Non-Member-NY	Non-Member-NY	Member-NY	Non-Member-NY
President's Name	John C. Hall	Leo E. White	Raymond A. Hecht	Charles F. West	George M. Jenkins	M. A. Dickerson
Telephone Number	(609) 267-6300	(201) 736-5900	(201) 383-2400	(201) 561-4600	(201) 234-0700	(201) 857-0500
Assets			**All Amounts in Thousands**			
Cash & Due from Depository Inst.	17,106	9,751	3,994	2,728	3,156	4,146
U.S. Treasury & Agency Securities	13,944	495	37,556	9,599	21,628	4,104
All Other Securities	6,325	—	9,644	8,735	9,277	6,604
Federal Funds Sold and Securities Purchased U/A/R, etc.	9,440	1,845	4,700	1,885	7,600	6,775
Loans, etc.	18,636	14,032	29,601	32,341	23,476	18,393
Bank Premises, Furniture & Fixtures, etc.	1,304	750	1,089	1,498	2,144	588
Other Real Estate Owned	—	—	—	—	—	—
Other Assets	914	372	1,354	1,148	1,056	744
Total Assets	67,669	27,245	87,938	57,934	68,337	41,354
Liabilities						
Demand Deposits	9,768	7,207	10,834	12,402	11,737	8,873
Time Deposits	51,792	16,906	67,608	37,992	49,439	29,441
Deposits in Foreign Offices	—	—	—	—	—	—
Total Deposits	61,560	24,113	78,442	50,394	61,176	38,314
Federal Funds Purchased & Other Borrowings	900	242	—	1,439	—	—
Other Liabilities	722	641	1,711	799	759	391
Total Liabilities	63,182	24,996	80,153	52,632	61,935	38,705
Subordinated Debt	—	—	—	1,000	—	—
Equity Capital						
Preferred Stock	—	—	—	—	—	—
Common Stock	1,754	750	877	1,222	2,140	750
Surplus & Other Capital	2,733	1,499	6,908	3,080	4,262	1,899
Total Equity Capital	4,487	2,249	7,785	4,302	6,402	2,649
Total Liabilities & Capital	67,699	27,245	87,938	57,934	68,337	41,354
Memoranda						
Real Estate Loans	10,241	3,746	20,603	14,789	12,943	5,147
Loans & Discounts	8,603	10,497	9,734	17,505	11,730	13,569
Reserve for Possible Loan Losses	133	200	435	249	215	227
Public Funds	26,625	386	10,709	292	2,970	1,057

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1983

Name of Bank	Princeton Bank	Ramapo Bank, The	Shrewsbury State Bank	Somerset Trust Company	Southern Ocean State Bank	Summit and Elizabeth Trust Company
Location	Princeton Boro.	Wayne Twp.	Shrewsbury Boro.	Bridgewater Twp.	Little Egg Harbor Twp.	Summit
Certificate of Authority	August 29, 1916	June 12, 1967	March 25, 1974	February 28, 1917	May 14, 1976	June 30, 1969
Federal Reserve District	Non-Member-PA	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-PA	Non-Member-NY
President's Name	James Stewart, III	Robert R. Peacock	John Kay	James P. Giacobello		Robert G. Cox
Telephone Number	(609) 924-5400	(201) 696-6100	(201) 842-7700	(201) 685-8800	(609) 296-1700	(201) 522-3600
Assets			**All Amounts in Thousands**			
Cash & Due from Depository Inst.	45,942	8,473	4,070	29,514	1,367	62,904
U.S. Treasury & Agency Securities	45,801	6,517	6,562	30,930	978	65,940
All Other Securities	53,370	7,090	6,178	33,935	6,431	58,827
Federal Funds Sold and Securities Purchased U/A/R, etc.	4,300	—	9,500	12,000	6,875	30,000
Loans, etc.	226,862	93,732	34,887	139,142	31,733	441,891
Bank Premises, Furniture & Fixtures, etc.	7,319	2,750	1,541	3,999	998	5,533
Other Real Estate Owned	114	230	48	211	346	14
Other Assets	6,969	2,427	829	3,658	829	10,055
Total Assets	390,677	121,219	63,615	253,389	49,557	675,164
Liabilities						
Demand Deposits	86,357	28,080	17,756	66,369	3,791	157,944
Time Deposits	234,945	83,544	40,006	162,904	42,764	434,062
Deposits in Foreign Offices	—	—	—	—	—	—
Total Deposits	321,302	111,624	57,762	229,273	46,555	592,006
Federal Funds Purchased & Other Borrowings	38,084	—	518	7,375	—	37,249
Other Liabilities	7,969	1,707	896	1,957	832	4,696
Total Liabilities	367,355	113,331	59,176	238,605	47,387	633,951
Subordinated Debt	—	800	—	—	—	—
Equity Capital						
Preferred Stock	—	—	—	—	—	—
Common Stock	2,633	1,012	2,054	3,205	1,071	4,890
Surplus & Other Capital	20,689	6,076	2,385	11,579	1,099	36,323
Total Equity Capital	23,322	7,088	4,439	14,784	2,170	41,213
Total Liabilities & Capital	390,677	121,219	63,615	253,389	49,557	675,164
Memoranda						
Real Estate Loans	68,962	19,735	17,674	79,979	11,291	254,172
Loans & Discounts	161,101	74,328	17,565	61,057	22,298	192,895
Reserve for Possible Loan Losses	2,435	965	270	899	356	4,248
Public Funds	14,940	1,201	899	23,898	8,149	15,326

COMMERCIAL BANKS ASSETS AND LIABILITIES AS OF DECEMBER 31, 1983

All Amounts in Thousands

Name of Bank	Sussex County State Bank, The	Town and Country Bank, The	Trust Company of New Jersey, The	Union Trust Company of Wildwood	United Counties Trust Company	United Jersey Bank
Location	Franklin Boro.	Raritan Twp.	Jersey City	Wildwood	Elizabeth	Hackensack
Certificate of Authority	February 6, 1976	September 28, 1973	April 18, 1899	March 27, 1911	May 6, 1926	May 29, 1916
Federal Reserve District	Non-Member-NY	Non-Member-NY	Non-Member-NY	Member-PA	Member-NY	Member-NY
President's Name	Donald L. Kovach	Donald F. Ennis	Siggi B. Wilzig	Charles J. Sansone	Eugene H. Bauer	C. H. Coyman
Telephone Number	(201) 827-2404	(201) 782-1200	(201) 420-2500	(609) 522-7757	(201) 931-6600	(201) 646-5000
Assets						
Cash & Due from Depository Inst.	1,629	10,429	44,968	2,942	112,702	378,084
U.S. Treasury & Agency Securities	3,705	6,098	216,695	14,180	92,566	313,930
All Other Securities	5,563	12,200	67,419	18,599	202,108	469,271
Federal Funds Sold and Securities Purchased U/A/R, etc.	1,500	3,150	95,000	1,250	33,000	45,150
Loans, etc.	16,362	69,577	487,654	36,915	312,109	1,107,661
Bank Premises, Furniture & Fixtures, etc.	1,197	2,124	8,664	2,120	13,718	18,930
Other Real Estate Owned	50	—	2,738	4	114	37
Other Assets	530	1,112	13,724	1,413	13,112	54,285
Total Assets	30,536	104,690	936,862	77,423	779,429	2,387,348
Liabilities						
Demand Deposits	4,046	23,945	162,240	13,894	190,681	603,781
Time Deposits	23,229	72,538	642,006	55,716	465,916	1,327,600
Deposits in Foreign Offices	—	—	—	—	—	1,664
Total Deposits	27,275	96,483	804,246	69,610	656,597	1,933,045
Federal Funds Purchased & Other Borrowings	150	52	72,141	—	53,912	223,004
Other Liabilities	356	1,112	9,491	1,140	9,916	99,603
Total Liabilities	27,781	97,647	885,878	70,750	720,425	2,255,652
Subordinated Debt	—	1,000	3,101	—	1,810	12,875
Equity Capital						
Preferred Stock	—	—	3,000	—	—	—
Common Stock	926	1,996	7,685	1,320	12,130	23,455
Surplus & Other Capital	1,829	4,047	37,198	5,353	45,064	95,366
Total Equity Capital	2,755	6,043	47,883	6,673	57,194	118,821
Total Liabilities & Capital	30,536	104,690	936,862	77,423	779,429	2,387,348
Memoranda						
Real Estate Loans	8,825	39,078	124,295	24,709	181,720	452,229
Loans & Discounts	7,852	30,642	380,572	12,655	144,784	672,040
Reserve for Possible Loan Losses	164	449	2,475	370	5,625	14,797
Public Funds	3,822	7,526	144,704	6,541	33,734	71,571

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1983

Name of Bank	United Jersey Bank/Mid-State	United Jersey Bank/Northwest	United Jersey Bank/Southwest	Village Bank of New Jersey
Location	Hazlet Twp.	Dover	Camden	South Orange
Certificate of Authority	February 27, 1980	December 31, 1901	February 27, 1980	July 7, 1969
Federal Reserve District	Non-Member-NY	Non-Member-NY	Member-PA	Non-Member-NY
President's Name	R. Schmidt	Doris M. Tarrant	M. J. Dannenfelser	Dale G. Potter
Telephone Number	(201) 264-2800	(201) 366-1300	(609) 665-4800	(201) 763-6600
Assets			**All Amounts in Thousands**	
Cash & Due from Depository Inst.	36,443	44,899	27,549	11,470
U.S. Treasury & Agency Securities	31,228	49,537	29,202	9,211
All Other Securities	16,191	24,286	22,967	3,529
Federal Funds Sold and Securities Purchased U/A/R, etc.	4,600	5,100	12,750	750
Loans, etc.	95,877	105,391	78,760	36,732
Bank Premises, Furniture & Fixtures, etc.	2,688	1,810	2,412	753
Other Real Estate Owned	32	34	169	277
Other Assets	3,094	3,900	3,101	1,301
Total Assets	190,153	234,957	176,910	64,023
Liabilities				
Demand Deposits	40,116	43,806	45,652	11,110
Time Deposits	133,804	168,196	113,482	44,557
Deposits in Foreign Offices	—	—	—	—
Total Deposits	173,920	212,002	159,134	55,667
Federal Funds Purchased & Other Borrowings	2,441	9,272	5,906	2,118
Other Liabilities	2,476	2,163	1,503	652
Total Liabilities	178,837	223,437	166,543	58,437
Subordinated Debt	1,300	1,000	1,400	750
Equity Capital				
Preferred Stock	—	—	1,500	2,000
Common Stock	1,651	1,800	1,602	854
Surplus & Other Capital	8,365	8,720	5,865	1,982
Total Equity Capital	10,016	10,520	8,967	4,836
Total Liabilities & Capital	190,153	234,957	176,910	64,023
Memoranda				
Real Estate Loans	25,683	45,843	52,146	9,374
Loans & Discounts	72,734	60,995	28,558	27,726
Reserve for Possible Loan Losses	1,272	1,038	1,114	298
Public Funds	5,889	8,165	13,037	4,741

COMMERCIAL BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1983

All Amounts in Thousands

	Member Banks New York District (8)	Non-Member Banks New York District (33)	Member Banks Philadelphia District (4)	Non-Member Banks Philadelphia District (13)	Total All Banks (58)
Assets					
Cash & Due from Banks	1,203,651	562,320	105,060	269,761	2,140,792
US Treasury & Agencies	909,790	1,087,525	135,120	299,341	2,431,776
All Other Securities	888,642	646,414	132,606	389,273	2,056,935
Federal Funds, etc.	316,627	259,730	23,000	124,375	723,732
Net Loans	3,955,110	3,111,728	702,132	1,420,646	9,189,616
Bank Premises	122,901	87,091	23,253	48,503	281,748
Other Real Estate Owned	5,577	5,832	940	11,606	23,955
Other Assets	156,239	104,538	18,647	42,567	321,991
Total Assets	7,558,537	5,865,178	1,140,758	2,606,072	17,170,545
Liabilities					
Demand Deposits	2,041,207	1,296,077	255,853	474,880	4,068,017
Time Deposits	4,073,558	3,890,711	752,232	1,854,744	10,571,245
Deposits in Foreign Offices	4,483	—	—	—	4,483
Total Deposits	6,119,248	5,186,788	1,008,085	2,329,624	14,643,745
Federal Funds & Other Borrowings	773,780	211,367	25,177	93,346	1,103,670
Other Liabilities	188,683	66,210	14,520	32,100	301,513
Total Deposits & Liabilities	7,081,711	5,464,365	1,047,782	2,455,070	16,048,928
Subordinated Debt	84,685	17,509	2,524	16,820	121,538
Equity Capital					
Preferred Stock	—	5,000	1,500	10,871	17,371
Common Stock	62,054	81,146	17,978	37,521	198,699
Surplus & Other Stock	330,087	297,158	70,974	85,790	784,009
Total Equity Capital	392,141	383,304	90,452	134,182	1,000,079
Total Liabilities & Capital	7,558,537	5,865,178	1,140,758	2,606,072	17,170,545
Memoranda					
Real Estate Loans	1,611,843	1,249,984	404,087	654,070	3,919,984
Loans & Discounts	2,396,858	1,950,542	318,065	801,532	5,466,997
Res. for Possible Loan Losses	47,682	29,297	7,605	22,216	106,800
Public Funds	242,088	412,895	81,209	213,625	949,817

SAVINGS BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1983

Name of Bank	Harmonia Savings Bank	Howard Savings Bank, The	Hudson City Savings Bank	Montclair Savings Bank
Location	Elizabeth	Newark	Paramus	Montclair
Certificate of Authority	January 1, 1851	Mary 5, 1857	August 15, 1868	March 15, 1893
Federal Reserve District	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-NY
President's Name	Walter D. Tombs	Leo J. Rogers, Jr.	Leonard S. Gudelski	Bernard J. Martin
Telephone Number	(201) 289-0800	(201) 533-7400	(201) 967-1900	(201) 744-3500
Assets		**All Amounts in Thousands**		
Cash & Due From Depository Institutions	$127,701	$ 375,607	$ 316,193	$ 17,768
Debt Securities, Less Investment Revaluation	184,391	1,037,438	391,005	121,167
Corporate Stocks, Less Investment Revaluation	257	59,526	12,041	2,147
Federal Funds Sold, etc.	8,500	50,000	10,500	5,050
Real Estate Loans, Net	127,597	733,582	726,449	114,474
Other Loans, Net	32,769	808,029	58,434	13,622
Bank Premises	6,690	39,253	18,578	4,438
Other Real Estate Owned	662	26,669	1,665	71
Investment Restatement Account	92,201	567,600	464,254	74,290
Other Assets	7,071	53,496	32,098	5,421
Total Assets	$587,839	$3,751,200	$2,031,217	$358,448
Liabilities				
Savings Deposits	$207,221	$ 983,802	$ 791,077	$123,132
Other Time Deposits	273,259	1,998,362	877,442	183,769
Demand Deposits	17,247	83,591	90,660	19,612
Total Deposits	$497,727	$3,065,755	$1,759,179	$326,513
Federal Funds Purchased, etc.	$ 44,122	$ 294,127	—	—
Other Borrowings	—	31,821	50,492	267
Other Liabilities	3,161	22,798	2,533	2,381
Total Deposits and Liabilities	$545,010	$3,414,501	$1,812,204	$329,161
Subordinated Notes, etc.	—	$ 18,000	$ 3,500	—
Revaluation Surplus	18,878	110,255	90,430	12,565
Common Stock	—	10,966	—	—
Surplus, Undivided and Surplus Reserves	23,951	197,478	125,083	16,722
Net Worth Certificates	—	—	—	—
Total Deposits, Liabilities and Surplus	$587,839	$3,751,200	$2,031,217	$358,448
Other Data				
Investment Revaluation Account-Securities	$ 35,997	$ 73,283	$ 100,320	$ 24,157
Investment Revaluation Account-Stocks	—	—	—	—
Investment Revalaution Account-Real Estate Loans	37,326	384,062	273,504	37,568
Real Estate Loans, Gross	164,923	1,120,971	1,000,335	152,417
Other Loans, Gross	32,782	811,039	59,255	14,221
Reserve for Loan Losses	—	2,088	—	374
Unearned Income	13	4,249	1,203	600

SAVINGS BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1983

Name of Bank	Morris County Savings Bank, The	New Brunswick Savings Bank, The	New Jersey Savings Bank	Orange Savings Bank
Location	Morristown	New Brunswick	Somerville	Livingston Twp.
Certificate of Authority	April 1, 1874	May 12, 1851	August 22, 1871	April 1, 1854
Federal Reserve District	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-NY
President's Name	Charles W. Frost	C. William Kuhlthau, III	Beatrice D'Agostino	Andrew J. Egner, Jr.
Telephone Number	(201) 539-0500	(201) 247-1100	(201) 722-0600	(201) 994-9500
Assets		All Amounts in Thousands		
Cash & Due From Depository Institutions	$ 15,053	$ 19,647	$ 6,376	$ 58,997
Debt Securities, Less Investment Revaluation	228,123	256,747	62,427	203,815
Corporate Stocks, Less Investment Revaluation	13,495	7,455	1,246	4,457
Federal Funds Sold, etc.	23,600	40,875	9,450	8,600
Real Estate Loans, Net	301,347	145,390	58,945	123,164
Other Loans, Net	75,985	14,456	11,965	23,160
Bank Premises	10,553	5,230	2,472	3,573
Other Real Estate Owned	96	—	—	76
Investment Restatement Account	190,023	113,628	26,813	120,621
Other Assets	12,470	7,154	3,163	11,184
Total Assets	$870,745	$610,582	$182,857	$557,647
Liabilities				
Savings Deposits	$301,992	$222,955	$ 62,946	$186,611
Other Time Deposits	456,635	326,584	95,506	293,343
Demand Deposits	40,757	4,455	8,671	14,845
Total Deposits	$799,384	$553,994	$167,123	$494,799
Federal Funds Purchased, etc.	—	—	—	$ 24,055
Other Borrowings	76	—	—	536
Other Liabilities	1,045	3,741	1,274	2,661
Total Deposits and Liabilities	$800,505	$557,735	$168,397	$522,051
Subordinated Notes, etc.	$4,286	—	—	$ 3,000
Revaluation Surplus	33,521	21,290	6,492	22,053
Common Stock	2,477	—	—	—
Surplus, Undivided and Surplus Reserves	29,956	31,557	7,968	6,846
Net Worth Certificates	—	—	—	3,697
Total Deposits, Liabilities and Surplus	$870,745	$610,582	$182,857	$557,647
Other Data				
Investment Revaluation Account-Securities	$ 40,028	$ 58,753	$ 2,361	$ 59,759
Investment Revaluation Account-Stocks	1,331	178	63	—
Investment Revalaution Account-Real Estate Loans	115,143	33,407	17,897	38,809
Real Estate Loans, Gross	417,290	181,866	76,920	161,973
Other Loans, Gross	76,774	15,778	11,990	24,215
Reserve for Loan Losses	285	51	—	—
Unearned Income	1,304	4,340	103	1,055

SAVINGS BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1983

Name of Bank	Perth Amboy Savings Institution, The	Provident Savings Bank	Rahway Savings Institution, The	Raritan Savings Bank
Location	Perth Amboy	Jersey City	Rahway	Raritan
Certificate of Authority	June 1, 1869	October 16, 1843	March 12, 1851	June 5, 1869
Federal Reserve District	Non-Member-NY	Non-Member-NY	Non-Member-NY	Non-Member-NY
President's Name	Joseph P. Gemmell	James K. Feely	Thomas F. Grahill	Arlyn D. Rus
Telephone Number	(201) 442-4100	(201) 434-0772	(201) 388-1800	(201) 725-0080
Assets		All Amounts in Thousands		
Cash & Due From Depository Institutions	$ 5,247	$ 23,918	$ 3,254	$ 2,401
Debt Securities, Less Investment Revaluation	91,819	479,130	31,191	32,238
Corporate Stocks, Less Investment Revaluation	6,245	6,544	—	139
Federal Funds Sold, etc.	23,100	27,900	8,025	4,725
Real Estate Loans, Net	189,595	394,696	37,305	31,688
Other Loans, Net	25,628	46,567	2,644	3,841
Bank Premises	8,878	12,829	885	1,405
Other Real Estate Owned	—	36	185	—
Investment Restatement Account	111,075	240,109	21,467	16,789
Other Assets	5,846	24,812	1,547	1,275
Total Assets	$467,433	$1,256,541	$106,503	$94,501
Liabilities				
Savings Deposits	$198,765	$ 592,267	$ 53,726	$26,099
Other Time Deposits	195,561	493,751	37,268	57,953
Demand Deposits	22,782	42,736	4,582	3,457
Total Deposits	$417,108	$1,128,754	$ 95,576	$87,509
Federal Funds Purchased, etc.	—	$ 1,053	—	—
Other Borrowings	1,473	682	—	125
Other Liabilities	2,057	6,653	268	903
Total Deposits and Liabilities	$420,638	$1,137,142	$ 95,844	$88,537
Subordinated Notes, etc.	—	—	—	—
Revaluation Surplus	21,313	55,247	4,087	2,659
Common Stock	—	—	—	—
Surplus, Undivided and Surplus Reserves	25,482	64,152	6,572	3,305
Net Worth Certificates	—	—	—	—
Total Deposits, Liabilities and Surplus	$467,433	$1,256,541	$106,503	$94,501
Other Data				
Investment Revaluation Account-Securities	$ 28,075	$ 38,273	$ 1,610	$ 6,259
Investment Revaluation Account-Stocks	—	—	—	—
Investment Revalaution Account-Real Estate Loans	61,687	146,589	15,769	7,871
Real Estate Loans, Gross	251,592	542,203	53,362	39,580
Other Loans, Gross	26,077	46,975	2,674	3,877
Reserve for Loan Losses	111	—	—	1
Unearned Income	648	1,326	318	56

SAVINGS BANKS ASSETS AND LIABILITIES
AS OF
DECEMBER 31, 1983

Name of Bank Location Certificate of Authority Federal Reserve District	Savings Bank of Central Jersey, The Plainfield July 8, 1868 Non-Member-NY	Trenton Savings Fund Society, The Trenton July 20, 1847 Non-Member-PA	Union County Savings Bank Elizabeth January 20, 1884 Non-Member-NY	Washington Savings Bank Hoboken July 18, 1858 Non-Member-NY
President's Name Telephone Number	James W. Allen (201) 755-5700	Wendell T. Breithaupt (609) 396-7501	Donald C. Sims (201) 354-4600	James J. Pinto (201) 659-0013
Assets		All Amounts in Thousands		
Cash & Due From Depository Institutions	$ 9,600	$ 4,484	$ 4,690	$ 10,253
Debt Securities, Less Investment Revaluation	91,452	82,559	67,752	51,554
Corporate Stocks, Less Investment Revaluation	4,645	6,510	7,369	2,637
Federal Funds Sold, etc.	7,900	6,450	9,200	13,600
Real Estate Loans, Net	80,895	48,126	51,381	108,651
Other Loans, Net	12,744	2,389	1,547	5,213
Bank Premises	2,660	1,040	1,848	2,546
Other Real Estate Owned	—	90	—	25
Investment Restatement Account	67,740	35,276	33,418	66,114
Other Assets	4,821	1,909	3,157	4,041
Total Assets	$282,457	$188,833	$180,362	$264,634
Liabilities				
Savings Deposits	$ 88,708	$ 71,410	$ 69,626	$105,385
Other Time Deposits	156,854	91,922	82,918	125,660
Demand Deposits	10,579	4,182	6,675	9,250
Total Deposits	$256,141	$167,514	$159,219	$240,295
Federal Funds Purchased, etc.	$ 1,020	—	—	—
Other Borrowings	3,168	—	—	71
Other Liabilities	883	1,741	1,501	1,933
Total Deposits and Liabilities	$261,212	$169,255	$160,720	$242,299
Subordinated Notes, etc.	—	—	—	—
Revaluation Surplus	10,679	6,263	4,912	15,069
Common Stock	—	—	—	—
Surplus, Undivided and Surplus Reserves	10,566	13,315	14,730	7,266
Net Worth Certificates	—	—	—	—
Total Deposits, Liabilities and Surplus	$282,457	$188,833	$180,362	$264,634
Other Data				
Investment Revaluation Account-Securities	$ 31,406	$ 15,412	$ 13,027	$ 19,590
Investment Revaluation Account-Stocks	—	—	—	—
Investment Revalaution Account-Real Estate Loans	25,655	13,601	15,479	31,455
Real Estate Loans, Gross	106,949	61,728	66,882	140,112
Other Loans, Gross	13,047	2,396	1,547	6,216
Reserve for Loan Losses	90	—	—	—
Unearned Income	613	7	22	1,009

SAVINGS BANKS ASSETS AND LIABILITIES AS OF DECEMBER 31, 1983

	Savings Banks New York District 15	Savings Banks Philadelphia District 1	Total All Savings Banks 16
Assets		(All amounts in thousands)	
Cash & Due From Depository Institutions	$ 996,705	$ 4,484	$ 1,001,189
Debt Securities, Less Investment Revaluation	3,330,249	82,559	3,412,808
Corporate Stocks, Less Investment Revaluation	128,203	6,510	134,713
Federal Funds Sold, etc.	251,025	6,450	257,475
Real Estate Loans, Net	3,225,159	48,126	3,273,285
Other Loans, Net	1,136,604	2,389	1,138,993
Bank Premises	121,838	1,040	122,878
Other Real Estate Owned	29,485	90	29,575
Investment Restatement Account	2,206,142	35,276	2,241,418
Other Assets	177,556	1,909	179,465
Total Assets	$11,602,966	$188,833	$11,791,799
Liabilities			
Savings Deposits	$ 4,014,312	$ 71,410	$ 4,085,722
Other Time Deposits	5,654,865	91,922	5,746,787
Demand Deposits	379,899	4,182	384,081
Total Deposits	$10,149,076	$167,514	$10,216,590
Federal Funds Purchased, etc.	364,377	-0-	364,377
Other Borrowings	88,711	-0-	88,711
Other Liabilities	53,792	1,741	55,533
Total Deposits and Liabilities	$10,555,956	$169,255	$10,725,211
Subordinated Notes, etc.	28,786	-0-	28,786
Revaluation Surplus	429,450	6,263	435,713
Common Stock	13,443	-0-	13,443
Surplus, Undivided and Surplus Reserves	571,634	13,315	584,949
Net Worth Certificates	3,697	-0-	3,697
Total Deposits, Liabilities and Surplus	$11,602,966	$188,833	$11,791,799
Other Data			
Investment Revaluation Account-Securities	$ 532,898	$15,412	$ 548,310
Investment Revaluation Account-Stocks	1,572	-0-	1,572
Investment Revalaution Account-Real Estate Loans	1,242,221	13,601	1,255,822
Real Estate Loans, Gross	$ 4,477,375	$ 61,728	$ 4,539,103
Other Loans, Gross	1,146,467	2,396	1,148,863
Reserve for Loan Losses	3,000	-0-	3,000
Unearned Income	16,859	7	16,866

FINANCIAL REPORT FOR CREDIT UNIONS AS OF DECEMBER 31, 1983

Name	A.B.C. Employees	Accurate Bushing Employees	Acume	Alpha	Bayonne Postal Employees
Location	Newark	Garwood	Moorestown	Camden	Bayonne
Assets					
Cash:					
(a) On Hand and in Banks	441.00	20,447.00	47,681.00	6,884.00	6,379.00
Loans:					
(a) Loans to Members	15,600.00	122,400.00	702,869.00	80,097.00	91,012.00
(b) Other Loans	—	—	—	—	—
Investments:					
(a) U.S. Government Obligations	—	—	—	—	—
(b) Federal Agency Securities	—	—	—	—	—
(c) Common Trust Investments	—	—	—	—	—
(d) Corporate Credit Unions	5,295.00	923.00	136,400.00	—	64,021.00
(e) Commercial Banks	10,000.00	—	—	—	—
(f) Savings & Loans & Mutual Savings Banks	—	52,989.00	—	—	54.00
(g) Central Liquidty Facility	—	—	—	—	—
(h) Credit Unions	—	—	—	—	—
(i) Loans to Credit Unions	—	—	—	—	—
(j) Other Investments	—	—	—	13,000.00	—
Furniture, Fixtures and Equipment	—	—	—	—	—
Other Fixed Assets	—	—	2,794.00	4,600.00	—
Other Assets	—	387.00	200.00	1,478.00	—
Total Assets	31,336.00	197,146.00	889,944.00	106,059.00	161,466.00
Liabilities and Equity					
Due Members:					
(a) Share Certificates	—	—	—	—	—
(b) Share Drafts	—	—	—	—	—
(c) IRA/Keogh & Retirement Accounts	—	—	—	—	—
(d) All Other Shares	31,215.00	181,022.00	808,433.00	86,403.00	132,547.00
Accounts Payable (including taxes)	—	124.00	288.00	—	—
Other Liabilities:	—	—	—	—	—
(a) Dividends Payable (other then shares)	—	—	—	—	—
(b) Other	—	—	—	1,688.00	—
Promissory Notes	—	—	—	—	—
Reverse Repurchase Agreements	—	—	—	—	—
Other Notes and Interest Payable	—	—	—	—	22.00
Interest on Deposits Payable	—	—	—	—	—
Dividends on Shares Payable	—	—	48,731.00	—	—
Deposits	—	—	—	—	—
Regular Reserve	—	6,124.00	15,406.00	17,455.00	15,000.00
Investment Valuation Reserve	—	—	—	—	—
Other Reserves	—	—	—	501.00	5,500.00
Undivided Earnings	121.00	9,876.00	17,086.00	12.00	8,397.00
Total Liabilities and Equity	31,336.00	197,146.00	889,944.00	106,059.00	161,466.00

FINANCIAL REPORT FOR CREDIT UNIONS AS OF DECEMBER 31, 1983

Name	Belco Employees	Bergen-Passaic Postal	Bureau of Parole Employees	C. & E.D.	C.F.A.C.
Location	Parsippany	Paterson	Newark	Trenton	Jersey City
Assets					
Cash:					
(a) On Hand and in Banks	30,821.00	221,150.00	—	90.00	DID NOT FILE
Loans:					
(a) Loans to Members	11,268.00	5,910,613.00	173,723.00	1,047,854.00	
(b) Other Loans	—	—	—	—	
Investments:					
(a) U.S. Government Obligations	—	—	—	—	
(b) Federal Agency Securities	—	1,000.00	—	573,411.00	
(c) Common Trust Investments	—	—	—	—	
(d) Corporate Credit Unions	—	162,735.00	164,287.00	112,359.00	
(e) Commercial Banks	—	4,300,000.00	—	1,600,000.00	
(f) Savings & Loans & Mutual Savings Banks	—	—	—	327,150.00	
(g) Central Liquidty Facility	—	—	—	—	
(h) Credit Unions	—	—	—	—	
(i) Loans to Credit Unions	—	—	—	—	
(j) Other Investments	—	—	—	3,000.00	
Furniture, Fixtures and Equipment	—	—	—	—	
Other Fixed Assets	—	41,016.00	—	2,082.00	
Other Assets	—	1,191.00	—	7,746.00	
Total Assets	42,089.00	10,637,705.00	338,010.00	3,673,692.00	
Liabilities and Equity					
Due Members:					
(a) Share Certificates	10,827.00	1,029,106.00	—	701,000.00	DID NOT FILE
(b) Share Drafts	—	203,866.00	—	17,398.00	
(c) IRA/Keogh & Retirement Accounts	—	420,908.00	—	458,951.00	
(d) All Other Shares	33,353.00	8,048,375.00	312,025.00	2,374,939.00	
Accounts Payable (including taxes)	(8,335.00)	8,085.00	—	(32,768.00)	
Other Liabilities:	3,867.00	—	—	—	
(a) Dividends Payable (other then shares)	—	—	—	—	
(b) Other	—	7,000.00	—	—	
Promissory Notes	—	—	—	—	
Reverse Repurchase Agreements	—	—	—	—	
Other Notes and Interest Payable	—	—	—	—	
Interest on Deposits Payable	—	—	—	—	
Dividends on Shares Payable	—	37,075.00	—	44,392.00	
Deposits	—	—	—	—	
Regular Reserve	1,941.00	528,656.00	14,380.00	77,385.00	
Investment Valuation Reserve	—	—	—	—	
Other Reserves	—	263,280.00	—	3,243.00	
Undivided Earnings	436.00	91,354.00	11,605.00	29,152.00	
Total Liabilities and Equity	42,089.00	10,637,705.00	338,010.00	3,673,692.00	

FINANCIAL REPORT FOR CREDIT UNIONS
AS OF
DECEMBER 31, 1983

Name Location	Camden Firemen Camden	Camden Postal Pennsauken	City of Trenton Employees Trenton	Division 819, Transit Employees Irvington	East Orange Post Office East Orange
Assets					
Cash:					
(a) On Hand and in Banks	21,342.00	20,937.00	3,871.00	7,829.00	2,765.00
Loans:					
(a) Loans to Members	228,943.00	163,943.00	312,328.00	981,473.00	24,407.00
(b) Other Loans	—	—	—	—	—
Investments:					
(a) U.S. Government Obligations	1,000.00	—	—	—	—
(b) Federal Agency Securities	—	—	—	—	—
(c) Common Trust Investments	—	—	—	—	—
(d) Corporate Credit Unions	12,932.00	11,129.00	118,592.00	160,708.00	—
(e) Commercial Banks	19,010.00	30,000.00	54,423.00	—	—
(f) Savings & Loans & Mutual Savings Banks	—	127,116.00	50,587.00	—	—
(g) Central Liquidty Facility	—	—	—	—	—
(h) Credit Unions	—	—	—	—	—
(i) Loans to Credit Unions	—	—	—	—	—
(j) Other Investments	—	—	—	—	—
Furniture, Fixtures and Equipment	—	—	—	—	—
Other Fixed Assets	—	—	6,125.00	11,200.00	—
Other Assets	—	300.00	—	—	—
Total Assets	283,227.00	353,425.00	545,926.00	1,161,210.00	27,172.00
Liabilities and Equity					
Due Members:					
(a) Share Certificates	—	—	—	1,063,408.00	—
(b) Share Drafts	—	—	—	—	—
(c) IRA/Keogh & Retirement Accounts	—	—	—	—	—
(d) All Other Shares	233,131.00	302,188.00	465,452.00	—	24,080.00
Accounts Payable (including taxes)	—	—	774.00	784.00	—
Other Liabilities:	—	1,292.00	—	3,964.00	—
(a) Dividends Payable (other then shares)	—	—	—	—	—
(b) Other	—	—	—	—	—
Promissory Notes	—	—	—	—	—
Reverse Repurchase Agreements	—	—	—	—	—
Other Notes and Interest Payable	—	—	—	—	—
Interest on Deposits Payable	—	—	—	—	—
Dividends on Shares Payable	—	15,764.00	22,473.00	—	—
Deposits	—	—	—	—	—
Regular Reserve	26,347.00	9,700.00	53,202.00	44,299.00	2,709.00
Investment Valuation Reserve	—	—	—	—	—
Other Reserves	23,749.00	5,000.00	—	18,736.00	—
Undivided Earnings	—	19,481.00	4,025.00	30,019.00	383.00
Total Liabilities and Equity	283,227.00	353,425.00	545,926.00	1,161,210.00	27,172.00

FINANCIAL REPORT FOR CREDIT UNIONS
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Name Location	Elastic Stop Nut Employees Union	Elizabeth Post Employees Elizabeth	Federal Pacific Electric Newark	Free Baptist Church of Cranford, N.J. Cranford	Garden State Liquor Wholesalers Employees Bloomfield
Assets					
Cash:					
(a) On Hand and in Banks	57,249.00	18,613.00	804.00	14,364.00	4,452.00
Loans:					
(a) Loans to Members	180,434.00	191,505.00	—	124,730.00	40,501.00
(b) Other Loans	—	—	—	—	—
Investments:					
(a) U.S. Government Obligations	—	—	5,000.00	—	—
(b) Federal Agency Securities	15,883.00	—	—	—	—
(c) Common Trust Investments	—	—	—	—	—
(d) Corporate Credit Unions	8,941.00	32,813.00	—	22,010.00	—
(e) Commercial Banks	—	32,052.00	9,552.00	—	—
(f) Savings & Loans & Mutual Savings Banks	398,454.00	343,000.00	—	36,503.00	—
(g) Central Liquidty Facility	—	—	—	—	—
(h) Credit Unions	—	—	—	—	3,556.00
(i) Loans to Credit Unions	—	—	—	—	—
(j) Other Investments	—	—	—	338.00	—
Furniture, Fixtures and Equipment	—	—	—	—	—
Other Fixed Assets	4.00	160.00	—	—	115.00
Other Assets	6,557.00	18,702.00	—	258.00	—
Total Assets	667,522.00	636,845.00	15,356.00	198,203.00	48,624.00
Liabilities and Equity					
Due Members:					
(a) Share Certificates	—	—	—	—	—
(b) Share Drafts	—	—	—	—	—
(c) IRA/Keogh & Retirement Accounts	—	—	—	—	—
(d) All Other Shares	578,354.00	492,131.00	—	171,011.00	32,589.00
Accounts Payable (including taxes)	—	22,965.00	—	380.00	7,147.00
Other Liabilities:	60.00	62,999.00	—	265.00	—
(a) Dividends Payable (other then shares)	—	—	—	—	—
(b) Other	—	—	—	—	—
Promissory Notes	—	—	—	—	—
Reverse Repurchase Agreements	—	—	—	—	—
Other Notes and Interest Payable	—	—	—	—	—
Interest on Deposits Payable	—	—	—	—	—
Dividends on Shares Payable	8,876.00	—	—	—	—
Deposits	—	—	—	—	—
Regular Reserve	20,249.00	29,883.00	—	14,689.00	6,283.00
Investment Valuation Reserve	—	—	—	—	—
Other Reserves	—	—	—	—	793.00
Undivided Earnings	59,983.00	28,867.00	15,356.00	11,858.00	1,812.00
Total Liabilities and Equity	667,522.00	636,845.00	15,356.00	198,203.00	48,624.00

FINANCIAL REPORT FOR CREDIT UNIONS
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Name Location	Hoboken Postal Employees Hoboken	Howmet Alloy Employees Dover	Jackson Township Jackson	Jersey City Post Office Jersey City	Kearny Postal Employees Kearny
Assets					
Cash:					
(a) On Hand and in Banks	2,207.00	8,332.00	7,912.00	62,889.00	15,028.00
Loans:					
(a) Loans to Members	3,420.00	55,523.00	18,839.00	626,686.00	482,632.00
(b) Other Loans	—	—	—	—	—
Investments:					
(a) U.S. Government Obligations	—	—	—	—	—
(b) Federal Agency Securities	—	1,229.00	—	—	—
(c) Common Trust Investments	—	—	56.00	—	—
(d) Corporate Credit Unions	—	8,769.00	—	—	16,118.00
(e) Commercial Banks	197.00	—	—	—	—
(f) Savings & Loans & Mutual Savings Banks	—	—	447.00	64,694.00	22,206.00
(g) Central Liquidty Facility	—	—	—	148,422.00	—
(h) Credit Unions	—	—	—	—	—
(i) Loans to Credit Unions	—	1,000.00	—	—	—
(j) Other Investments	—	—	—	3,000.00	—
Furniture, Fixtures and Equipment	—	—	—	150.00	—
Other Fixed Assets	50.00	—	—	—	8,691.00
Other Assets	—	—	343.00	2,440.00	4,223.00
Total Assets	5,874.00	74,853.00	27,597.00	908,281.00	548,898.00
Liabilities and Equity					
Due Members:					
(a) Share Certificates	—	66,236.00	22,453.00	799,250.00	—
(b) Share Drafts	—	—	—	—	—
(c) IRA/Keogh & Retirement Accounts	—	—	—	—	—
(d) All Other Shares	5,082.00	—	—	—	452,895.00
Accounts Payable (including taxes)	610.00	27.00	—	—	294.00
Other Liabilities:	—	—	—	—	—
(a) Dividends Payable (other then shares)	—	—	—	—	—
(b) Other	—	278.00	171.00	—	343.00
Promissory Notes	—	—	—	—	—
Reverse Repurchase Agreements	—	—	—	—	—
Other Notes and Interest Payable	—	—	—	—	—
Interest on Deposits Payable	—	—	—	—	—
Dividends on Shares Payable	—	—	677.00	—	13,925.00
Deposits	—	—	—	—	—
Regular Reserve	—	4,053.00	2,225.00	59,710.00	45,805.00
Investment Valuation Reserve	—	—	—	—	—
Other Reserves	—	614.00	—	—	—
Undivided Earnings	182.00	3,645.00	2,071.00	49,321.00	35,636.00
Total Liabilities and Equity	5,874.00	74,853.00	27,597.00	908,281.00	548,898.00

FINANCIAL REPORT FOR CREDIT UNIONS
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Name	Kontes Employees Credit Union	Lurex Employees Credit Union	Maxwell House Employees Credit Union	Monmouth County Employees	Monroe
Location	Vineland	Vineland	Hoboken	Asbury Park	Morris Plains
Assets					
Cash:					
(a) On Hand and in Banks	5,858.00	6,454.00	16,260.00	18,546.00	23,099.00
Loans:					
(a) Loans to Members	37,469.00	33,338.00	1,384,435.00	2,235,177.00	1,479,402.00
(b) Other Loans	—	—	—	—	—
Investments:					
(a) U.S. Government Obligations	—	—	—	—	—
(b) Federal Agency Securities	—	—	—	—	—
(c) Common Trust Investments	—	—	—	97,213.00	196,192.00
(d) Corporate Credit Unions	—	74,000.00	1,187,084.00	213,232.00	—
(e) Commercial Banks	—	—	—	—	420,217.00
(f) Savings & Loans & Mutual Savings Banks	51,386.00	—	—	—	—
(g) Central Liquidty Facility	—	—	—	—	20,185.00
(h) Credit Unions	7.00	1,161.00	—	—	—
(i) Loans to Credit Unions	—	—	—	—	—
(j) Other Investments	—	—	56,000.00	4,152.00	4,658.00
Furniture, Fixtures and Equipment	—	—	—	—	—
Other Fixed Assets	—	—	198.00	2,570.00	—
Other Assets	—	432.00	17,980.00	—	650.00
Total Assets	94,720.00	115,385.00	2,661,957.00	2,570,890.00	2,144,403.00
Liabilities and Equity					
Due Members:					
(a) Share Certificates	80,378.00	—	—	—	1,944,585.00
(b) Share Drafts	—	—	—	—	—
(c) IRA/Keogh & Retirement Accounts	—	—	—	—	—
(d) All Other Shares	—	80,961.00	2,357,617.00	2,240,730.00	—
Accounts Payable (including taxes)	—	—	18,100.00	85.00	3,046.00
Other Liabilities:	—	—	—	—	—
(a) Dividends Payable (other then shares)	—	—	—	—	—
(b) Other	8,250.00	—	1,429.00	1,331.00	7,536.00
Promissory Notes	—	—	—	—	—
Reverse Repurchase Agreements	—	—	—	—	—
Other Notes and Interest Payable	—	—	—	—	—
Interest on Deposits Payable	—	—	—	—	—
Dividends on Shares Payable	—	—	38,683.00	—	35,565.00
Deposits	—	—	—	—	—
Regular Reserve	2,626.00	4,899.00	201,924.00	119,818.00	63,081.00
Investment Valuation Reserve	—	—	27,000.00	—	—
Other Reserves	—	—	—	46,700.00	31,438.00
Undivided Earnings	3,466.00	29,525.00	17,204.00	162,226.00	59,152.00
Total Liabilities and Equity	94,720.00	115,385.00	2,661,957.00	2,570,890.00	2,144,403.00

FINANCIAL REPORT FOR CREDIT UNIONS
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Name	Montclair Postal Employees	NJDOT	N.J.L. & P.S.	N.J.R.	N.T.M. Employees
Location	Caldwell	Trenton	Trenton	Rahway	Kenilworth
Assets					
Cash:					
(a) On Hand and in Banks	10,451.00	22,794.00	10,791.00	DID NOT FILE	29,916.00
Loans:					
(a) Loans to Members	872,409.00	5,660,265.00	2,316,374.00		10,945.00
(b) Other Loans	—	—	—		—
Investments:					
(a) U.S. Government Obligations	—	—	—		—
(b) Federal Agency Securities	—	358,243.00	—		—
(c) Common Trust Investments	—	—	—		—
(d) Corporate Credit Unions	100,461.00	1,085,423.00	77,005.00		29,840.00
(e) Commercial Banks	—	—	—		—
(f) Savings & Loans & Mutual Savings Banks	—	757,624.00	397,057.007		—
(g) Central Liquidty Facility	198,616.00	—	—		—
(h) Credit Unions	—	—	—		—
(i) Loans to Credit Unions	—	—	—		—
(j) Other Investments	—	234,639.00	—		—
Furniture, Fixtures and Equipment	—	—	—		—
Other Fixed Assets	—	1,253.00	—		—
Other Assets	9,379.00	9,213.00	7,249.00		—
Total Assets	1,191,316.00	8,129,454.00	2,808,476.00		70,701.00
Liabilities and Equity					
Due Members:					
(a) Share Certificates	—	128,900.00	—		—
(b) Share Drafts	—	—	11,637.00	DID NOT FILE	—
(c) IRA/Keogh & Retirement Accounts	—	36,856.00	—		—
(d) All Other Shares	1,038,173.00	7,039,566.00	2,643,901.00		66,705.00
Accounts Payable (including taxes)	2,349.00	1,038.00	—		—
Other Liabilities:	—	—	—		—
(a) Dividends Payable (other then shares)	—	—	—		—
(b) Other	—	14,508.00	—		—
Promissory Notes	—	—	—		—
Reverse Repurchase Agreements	—	—	—		—
Other Notes and Interest Payable	—	—	—		—
Interest on Deposits Payable	—	—	—		—
Dividends on Shares Payable	19,507.00	114,195.00	—		2,609.00
Deposits	—	—	—		—
Regular Reserve	81,953.00	234,572.00	90,529.00		1,006.00
Investment Valuation Reserve	—	73,494.00	—		—
Other Reserves	42,149.00	52,582.00	7,463.00		—
Undivided Earnings	7,185.00	433,743.00	54,946.00		381.00
Total Liabilities and Equity	1,191,316.00	8,129,454.00	2,808,476.00		70,701.00

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Name Location	Newark Board of Education Employees Newark	Newark Post Office Employees Newark	North Hudson Postal Union City	Passaic County Employees Paterson	Passaic Postal Employees Passaic
Assets					
Cash:					
(a) On Hand and in Banks	16,484.00	47,923.00	25,884.00	4,056.00	34,831.00
Loans:					
(a) Loans to Members	2,209,556.00	1,116,081.00	231,242.00	217,525.00	515,607.00
(b) Other Loans	—	—	—	—	—
Investments:					
(a) U.S. Government Obligations	—	—	—	—	—
(b) Federal Agency Securities	24,988.00	—	—	—	—
(c) Common Trust Investments	73,774.00	—	—	—	—
(d) Corporate Credit Unions	368,112.00	109,623.00	8,896.00	7.00	134,943.00
(e) Commercial Banks	—	53,176.00	—	45,331.00	—
(f) Savings & Loans & Mutual Savings Banks	129,600.00	54,218.00	—	138,909.00	37,481.00
(g) Central Liquidty Facility	—	—	—	—	—
(h) Credit Unions	—	—	—	—	—
(i) Loans to Credit Unions	—	—	—	—	—
(j) Other Investments	42,780.00	—	—	—	—
Furniture, Fixtures and Equipment	—	—	—	—	—
Other Fixed Assets	—	—	—	25.00	—
Other Assets	40,065.00	100.00	—	—	—
Total Assets	2,905,362.00	1,381,121.00	266,022.00	405,853.00	722,862.00
Liabilities and Equity					
Due Members:					
(a) Share Certificates	168,487.00	1,118,163.00	211,409.00	—	—
(b) Share Drafts	—	—	—	—	—
(c) IRA/Keogh & Retirement Accounts	—	—	—	—	—
(d) All Other Shares	2,173,430.00	2,618.00	—	354,124.00	614,109.00
Accounts Payable (including taxes)	10,333.00	—	—	671.00	—
Other Liabilities:	—	—	—	—	—
(a) Dividends Payable (other then shares)	—	—	—	—	—
(b) Other	5,775.00	588.00	—	264.00	—
Promissory Notes	—	—	—	—	—
Reverse Repurchase Agreements	—	—	—	—	—
Other Notes and Interest Payable	—	—	20,000.00	—	—
Interest on Deposits Payable	—	—	—	—	—
Dividends on Shares Payable	32,989.00	39,793.00	—	—	—
Deposits	—	—	—	—	—
Regular Reserve	219,183.00	117,000.00	16,347.00	21,664.00	52,471.00
Investment Valuation Reserve	—	—	—	—	—
Other Reserves	—	—	700.00	—	—
Undivided Earnings	295,165.00	102,959.00	17,566.00	29,130.00	56,282.00
Total Liabilities and Equity	2,905,362.00	1,381,121.00	266,022.00	405,853.00	722,862.00

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Name	Perth Amboy Employees	Plainfield Credit Union of Plainfield	Postal Employees	Rarian	Regina Employees
Location	Perth Amboy	Plainfield	Trenton	New Brunswick	Rahway
Assets					
Cash:					
(a) On Hand and in Banks	25,477.00	6,738.00	130,415.00	(156,167.00)	2,021.00
Loans:					
(a) Loans to Members	210,537.00	59,187.00	1,200,454.00	6,224,680.00	251,999.00
(b) Other Loans	—	—	—	—	—
Investments:					
(a) U.S. Government Obligations	—	—	—	2,222,129.00	—
(b) Federal Agency Securities	—	—	—	—	—
(c) Common Trust Investments	—	—	93,590.00	—	—
(d) Corporate Credit Unions	—	2,413.00	127,571.00	1,138,267.00	21,632.00
(e) Commercial Banks	—	—	—	—	—
(f) Savings & Loans & Mutual Savings Banks	6,000.00	9,994.00	160,000.00	—	93,647.00
(g) Central Liquidty Facility	—	—	—	—	—
(h) Credit Unions	—	—	—	—	—
(i) Loans to Credit Unions	—	—	—	—	—
(j) Other Investments	—	—	19,812.00	1,000.00	—
Furniture, Fixtures and Equipment	—	—	—	—	—
Other Fixed Assets	—	—	748.00	—	358.00
Other Assets	—	503.00	5,272.00	172,191.00	300.00
Total Assets	242,014.00	78,835.00	1,737,862.00	9,602,100.00	369,957.00
Liabilities and Equity					
Due Members:					
(a) Share Certificates	—	—	1,568,383.00	—	—
(b) Share Drafts	—	—	—	—	—
(c) IRA/Keogh & Retirement Accounts	—	—	—	544,247.00	—
(d) All Other Shares	220,558.00	61,471.00	—	8,936,002.00	308,279.00
Accounts Payable (including taxes)	—	—	360.00	—	—
Other Liabilities:	—	—	—	—	—
(a) Dividends Payable (other then shares)	—	—	—	—	—
(b) Other	—	—	—	—	429.00
Promissory Notes	—	—	—	—	—
Reverse Repurchase Agreements	—	—	—	—	—
Other Notes and Interest Payable	—	—	—	—	—
Interest on Deposits Payable	—	—	—	—	—
Dividends on Shares Payable	—	—	—	—	22,095.00
Deposits	—	—	—	—	—
Regular Reserve	16,887.00	5,525.00	111,450.00	—	25,969.00
Investment Valuation Reserve	—	—	8,000.00	—	—
Other Reserves	—	—	30,000.00	—	6,590.00
Undivided Earnings	4,569.00	11,839.00	19,669.00	121,851.00	6,595.00
Total Liabilities and Equity	242,014.00	78,835.00	1,737,862.00	9,602,100.00	369,957.00

FINANCIAL REPORT FOR CREDIT UNIONS
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Name	Repauno Good Fellows	The State	Times Journal	Wacco	Worthington Ampere Employees
Location	Gibbstown	Trenton	Vineland	Woodbridge	East Orange
Assets					
Cash:					
(a) On Hand and in Banks	85,985.00	130,510.00	5.00	1,737.00	67,114.00
Loans:					
(a) Loans to Members	247,315.00	2,342,076.00	16,038.00	4,137.00	21,634.00
(b) Other Loans	—	—	—	—	—
Investments:					
(a) U.S. Government Obligations	—	838,966.00	—	—	—
(b) Federal Agency Securities	—	1,220,102.00	—	—	—
(c) Common Trust Investments	—	1,265.00	—	—	—
(d) Corporate Credit Unions	—	92,950.00	—	—	2,064.00
(e) Commercial Banks	—	250,638.00	1,817.00	—	—
(f) Savings & Loans & Mutual Savings Banks	85,164.00	350,000.00	36,571.00	2,039.00	70,000.00
(g) Central Liquidty Facility	—	—	—	—	—
(h) Credit Unions	—	—	—	—	—
(i) Loans to Credit Unions	—	—	—	—	—
(j) Other Investments	—	15,639.00	—	—	—
Furniture, Fixtures and Equipment	—	121,000.00	—	—	—
Other Fixed Assets	—	47,697.00	—	—	—
Other Assets	—	20,471.00	—	—	—
Total Assets	418,464.00	5,431,314.00	54,431.00	7,913.00	160,812.00
Liabilities and Equity					
Due Members:					
(a) Share Certificates	—	689,067.00	—	3,713.00	—
(b) Share Drafts	—	135,610.00	—	1,622.00	—
(c) IRA/Keogh & Retirement Accounts	—	582,815.00	—	—	—
(d) All Other Shares	—	3,787,664.00	50,855.00	—	131,841.00
Accounts Payable (including taxes)	—	2,851.00	—	—	—
Other Liabilities:	—	—	—	—	—
(a) Dividends Payable (other then shares)	—	—	—	—	—
(b) Other	—	1,536.00	—	—	—
Promissory Notes	—	—	—	—	—
Reverse Repurchase Agreements	—	—	—	—	—
Other Notes and Interest Payable	—	100,000.00	—	—	—
Interest on Deposits Payable	—	—	—	—	—
Dividends on Shares Payable	—	55,613.00	—	—	—
Deposits	352,441.00	—	—	—	—
Regular Reserve	25,117.00	67,037.00	1,279.00	—	16,749.00
Investment Valuation Reserve	—	—	—	—	—
Other Reserves	—	5,000.00	—	701.00	—
Undivided Earnings	40,906.00	4,121.00	2,297.00	1,877.00	12,222.00
Total Liabilities and Equity	418,464.00	5,431,314.00	54,431.00	7,913.00	160,812.00

FINANCIAL REPORT FOR CREDIT UNIONS
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Name Location	Worthington Employees Harrison	Wright Aeronautical Wood-Ridge	Garden State Corporate Central Credit Union Hightstown
Assets			
Cash:			
(a) On Hand and in Banks	86,393.00	1,372.00	40,017.00
Loans:			
(a) Loans to Members	413,439.00	494.00	57,587.00
(b) Other Loans	—	—	—
Investments:			
(a) U.S. Government Obligations	—	—	3,030,574.00
(b) Federal Agency Securities	—	—	3,813,345.00
(c) Common Trust Investments	—	—	337,504.00
(d) Corporate Credit Unions	—	—	62,713,992.00
(e) Commercial Banks	—	—	—
(f) Savings & Loans & Mutual Savings Banks	288,024.00	—	—
(g) Central Liquidty Facility	9.00	—	—
(h) Credit Unions	—	—	—
(i) Loans to Credit Unions	—	—	2,172,702.00
(j) Other Investments	—	113,059.00	1,820,985.00
Furniture, Fixtures and Equipment	—	—	—
Other Fixed Assets	—	—	6,278.00
Other Assets	8,183.00	—	733,431.00
Total Assets	796,048.00	114,925.00	74,726,865.00
Liabilities and Equity			
Due Members:			
(a) Share Certificates	729,365.00	—	23,741,198.00
(b) Share Drafts	—	—	—
(c) IRA/Keogh & Retirement Accounts	—	—	—
(d) All Other Shares	—	—	45,163,333.00
Accounts Payable (including taxes)	—	—	7,903.00
Other Liabilities:	—	388.00	—
(a) Dividends Payable (other then shares)	—	—	—
(b) Other	—	—	—
Promissory Notes	—	—	—
Reverse Repurchase Agreements	—	—	3,384,375.00
Other Notes and Interest Payable	—	—	8,735.00
Interest on Deposits Payable	—	—	632,890.00
Dividends on Shares Payable	—	—	5,632.00
Deposits	—	—	—
Regular Reserve	51,833.00	17,575.00	9,091.00
Investment Valuation Reserve	—	—	—
Other Reserves	—	—	1,767,786.00
Undivided Earnings	14,850.00	96,962.00	5,922.00
Total Liabilities and Equity	796,048.00	114,925.00	74,726,865.00

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES
AS OF
DECEMBER 31, 1983

Name	A.I. Credit Corp.	A.I.A. Premium Finance, Inc.	Afco Credit Corporation	Agency Services, Inc. t/a A.S.I., Inc.	Agents Discount Co.	Agents Service Corp. D/B/A ASERCO
Location	New York, N.Y.	Plainfield	Parsippany	Baltimore, Md.	Kenilworth	Schnectady N.Y.
Assets						
Cash and Due From Banks	4,614,480.00	(6,210.00)	582,130.00	DID	14,660.00	2,198,398.00
Insurance Premium Finance Agreements	3,602,004.00	11,916.00	17,467,528.00	NOT	96,465.00	1,901,022.00
Accounts and Notes Receivable	9,997,309.00	120,734.00	—	OPERATE	8,407.00	—
Investments	—	—	—		857.00	—
Real Estate or Leasehold Improvements	—	—	—		—	—
Furniture, Fixtures and Equipment	—	5,489.00	151,341.00		—	96,104.00
Other Assets	178,458.00	—	2,204.00		—	62,138.00
Total Assets	18,392,251.00	131,929.00	18,203,203.00		120,389.00	4,257,662.00
Liabilities and Capital						
Accounts and Notes Payable	17,429,035.00	75,831.00	700,000.00	DID	90,459.00	1,990,643.00
Bonds and Debentures Payable	—	—	—	NOT	—	—
Mortgages Payable	—	—	—	OPERATE	—	—
Other Liabilities	578,254.00	13,296.00	2,268,640.00		10,064.00	98,233.00
Valuation and Expense Reserves	—	—	116,215.00		—	—
Branch Office Capital	—	—	15,118,348.00		—	—
Net Worth-Partnership or Individual Owner	—	—	—		—	—
Capital Stock	730.00	5,000.00	—		2,007.00	1,000.00
Capital Reserves	—	—	—		—	—
Surplus	384,232.00	37,802.00	—		17,859.00	2,167,786.00
Total Liabilities and Capital	18,392,251.00	131,929.00	18,203,203.00		120,389.00	4,257,662.00

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES AS OF DECEMBER 31, 1983

Name Location	Agents & Brokers Company South Orange	Alps Associates, Inc. Elmwood Park	American Consumer Credit Company Cherry Hill	Amgro, Inc. Worchester, Mass.	Aetna Finance Company D/B/A ITT Financial Services Parsippany	Automated Premium Services Inc. Maplewood
Assets						
Cash and Due From Banks	5,868.00	48,671.00	DID NOT OPERATE	6,342.00	DID NOT OPERATE	39,172.00
Insurance Premium Finance Agreements	26,929.00	54,468.00		1,690,190.00		850,684.00
Accounts and Notes Receivable	—	—		151,273.00		—
Investments	—	—		—		—
Real Estate or Leasehold Improvements	—	—		—		—
Furniture, Fixtures and Equipment	—	—		16,923.00		—
Other Assets	600.00	2,070.00		8,094.00		2,000.00
Total Assets	33,397.00	105,209.00		1,872,822.00		891,856.00
Liabilities and Capital						
Accounts and Notes Payable	25,000.00	23,250.00	DID NOT OPERATE	925,400.00	DID NOT OPERATE	772,747.00
Bonds and Debentures Payable	—	—		—		—
Mortgages Payable	4,772.00	—		—		—
Other Liabilities	—	63,708.00		311,013.00		59,975.00
Valuation and Expense Reserves	—	—		19,976.00		509.00
Branch Office Capital	—	—		—		—
Net Worth-Partnership or Individual Owner	3,625.00	—		—		—
Capital Stock	—	1,000.00		14,982.00		1,000.00
Capital Reserves	—	—		—		—
Surplus	—	17,251.00		601,451.00		57,625.00
Total Liabilities and Capital	33,397.00	105,209.00		1,872,822.00		891,856.00

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES AS OF DECEMBER 31, 1983

Name Location	Automobile Club of Southern New Jersey Cherry Hill	Baron Proud Insurance Agency, Barton R. Proud t/a Point Pleasant	Budget Easy, Inc. Rutherford	Budget Payment Plan, Inc. North Bergen	Burlington Finance Company Manasquan	C & F Credit Corporation Morristown
Assets						
Cash and Due From Banks	DID NOT OPERATE	DID NOT OPERATE	95,046.00	190,048.00	32,194.00	ABSORBED BY INAC
Insurance Premium Finance Agreements			455,725.00	2,220,936.00	—	
Accounts and Notes Receivable			3,169.00	—	31,897.00	
Investments			—	—	16,013.00	
Real Estate or Leasehold Improvements			—	—	—	
Furniture, Fixtures and Equipment			—	—	2,775.00	
Other Assets			—	885,664.00	1,473.00	
Total Assets			553,940.00	3,296,648.00	84,352.00	
Liabilities and Capital						
Accounts and Notes Payable	DID NOT OPERATE	DID NOT OPERATE	376,088.00	2,214,000.00	30,570.00	ABSORBED BY INAC
Bonds and Debentures Payable			—	—	—	
Mortgages Payable			—	—	—	
Other Liabilities			19,164.00	79,338.00	3,618.00	
Valuation and Expense Reserves			1,000.00	671,050.00	—	
Branch Office Capital			—	—	—	
Net Worth-Partnership or Individual Owner			—	—	—	
Capital Stock			1,000.00	10,000.00	1,000.00	
Capital Reserves			—	300,000.00	—	
Surplus			147,688.00	22,260.00	49,164.00	
Total Liabilities and Capital			553,940.00	3,296,648.00	84,352.00	

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES AS OF DECEMBER 31, 1983

Name	Cafco, Inc.	Cananwill Consumer Discount Co.	Capitol Premium Plan, Inc.	Charmel Corp.	Classic Finance Service, Inc.	Cupac, Inc.
Location	Van Wert, Ohio	Philadelphia, Pa.	Charlotte, NC	Rahway	Woodbridge	Quincy, Mass.
Assets						
Cash and Due From Banks	2,404.00	(82,788.00)	15,769.00	1,784.00	141.00	30,298.00
Insurance Premium Finance Agreements	14,468.00	13,864,772.00	—	—	21,307.00	843,590.00
Accounts and Notes Receivable	3,180.00	80,094.00	—	2,035.00	—	288,279.00
Investments	4,330.00	—	—	—	—	—
Real Estate or Leasehold Improvements	—	—	—	—	—	250.00
Furniture, Fixtures and Equipment	—	—	—	—	—	2,240.00
Other Assets	262.00	—	—	—	—	4,938.00
Total Assets	24,644.00	13,862,078.00	15,763.00	3,819.00	21,448.00	1,169,595.00
Liabilities and Capital						
Accounts and Notes Payable	233.00	12,022,394.00	13,918.00	—	17,222.00	859,187.00
Bonds and Debentures Payable	—	—	—	—	—	—
Mortgages Payable	—	—	—	—	—	—
Other Liabilities	3,637.00	486,449.00	1,690.00	—	—	104,369.00
Valuation and Expense Reserves	1,116.00	268,103.00	473.00	—	600.00	6,170.00
Branch Office Capital	(37,996.00)	—	—	—	—	102,810.00
Net Worth-Partnership or Individual Owner	—	—	—	—	—	—
Capital Stock	5,049.00	25,000.00	—	1,000.00	100.00	1,490.00
Capital Reserves	—	—	—	—	—	—
Surplus	52,605.00	1,060,132.00	(318.00)	2,819.00	3,526.00	95,569.00
Total Liabilities and Capital	24,644.00	13,862,078.00	15,763.00	3,819.00	21,448.00	1,169,595.00

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES
AS OF
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Name Location	D.J.Z., Inc. Matawan	Franklin Financing Service John T. Costa t/a Paterson	Garden State Premium Financing, Inc. Passaic	IFA Incorporated Iselin	INAC Corp. Clark	Insurance Market Finance, Inc. Fairview
Assets						
Cash and Due From Banks	288.00	5,279.00	1,196.00	DID	DID	2,492.00
Insurance Premium Finance Agreements	13,949.00	40,266.00	146,393.00	NOT	NOT	55,858.00
Accounts and Notes Receivable	—	—	—	FILE	FILE	8,000.00
Investments	—	15,000.00	—			—
Real Estate or Leasehold Improvements	—	—	—			—
Furniture, Fixtures and Equipment	772.00	—	—			—
Other Assets	—	—	254.00			—
Total Assets	15,009.00	60,545.00	147,843.00			66,350.00
Liabilities and Capital						
Accounts and Notes Payable	—	—	—	DID	DID	31,997.00
Bonds and Debentures Payable	—	—	—	NOT	NOT	—
Mortgages Payable	—	—	—	FILE	FILE	—
Other Liabilities	—	2,596.00	139,512.00			33,725.00
Valuation and Expense Reserves	419.00	—	—			—
Branch Office Capital	—	—	—			—
Net Worth-Partnership or Individual Owner	—	53,610.00	—			—
Capital Stock	5,446.00	—	1,000.00			1,000.00
Capital Reserves	—	—	—			—
Surplus	9,144.00	4,339.00	7,331.00			(372.00)
Total Liabilities and Capital	15,009.00	60,545.00	147,843.00			66,350.00

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES
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DECEMBER 31, 1983

Name Location	Insurance Premium Financing Corp. Lebanon	Intech Premium Funding Corp. Jericho, N.Y.	International Financial Services, Inc. Trenton	Jersey Premium Installment Co. Iselin	Bernard Kape S. Plainfield	Key Resources, Inc. New York, N.Y.
Assets						
Cash and Due From Banks	DID	—	3,962.00	3,621.00	DID	75,382.00
Insurance Premium Finance Agreements	NOT	834,803.00	317,799.00	18,870.00	NOT	654,780.00
Accounts and Notes Receivable	FILE	266,321.00	—	—	OPERATE	313.00
Investments		—	—	—		—
Real Estate or Leasehold Improvements		—	—	—		—
Furniture, Fixtures and Equipment		20,083.00	1,186.00	—		6,383.00
Other Assets		15,728.00	1,247.00	350.00		4,564.00
Total Assets		1,136,935.00	324,194.00	22,841.00		741,422.00
Liabilities and Capital						
Accounts and Notes Payable	DID	—	152,081.00	10,584.00	DID	396,554.00
Bonds and Debentures Payable	NOT	—	—	—	NOT	—
Mortgages Payable	FILE	—	—	—	OPERATE	—
Other Liabilities		155,151.00	126,015.00	18,577.00		61,540.00
Valuation and Expense Reserves		300.00	9,085.00	—		8,068.00
Branch Office Capital		1,901,022.00	—	—		—
Net Worth-Partnership or Individual Owner		—	—	—		—
Capital Stock		20.00	1,000.00	550.00		442.00
Capital Reserves		—	—	—		434,315.00
Surplus		(919,558.00)	36,013.00	130.00		(159,497.00)
Total Liabilities and Capital		1,136,935.00	324,194.00	22,841.00		741,422.00

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES AS OF DECEMBER 31, 1983

Name Location	Kings Premium Service Corp. Valley Stream, N.Y.	Lantlaz Incorporated Edison	MFC of New York, Inc. Buffalo, N.Y.	M.I.S. Jack Neubauer t/a Union	MacDonald & Co. Roderick C. & Antoinette F. MacDonald t/a Bridgeton	Madco, Inc. Philadelphia, Pa.
Assets						
Cash and Due From Banks	DID NOT OPERATE	815.00	41,842.00	7,520.00	7,841.00	DID NOT OPERATE
Insurance Premium Finance Agreements		85,158.00	46,695.00	1,029,175.00	47,504.00	
Accounts and Notes Receivable		6,836.00	—	—	58,464.00	
Investments		—	400,513.00	—	39,022.00	
Real Estate or Leasehold Improvements		—	—	—	84,049.00	
Furniture, Fixtures and Equipment		—	8,263.00	—	271.00	
Other Assets		—	932.00	2,715.00	—	
Total Assets		92,804.00	498,245.00	1,039,410.00	237,151.00	
Liabilities and Capital						
Accounts and Notes Payable	DID NOT OPERATE	56,828.00	7,736.00	684,500.00	49,623.00	DID NOT OPERATE
Bonds and Debentures Payable		—	—	—	—	
Mortgages Payable		—	—	—	—	
Other Liabilities		37,713.00	2,515.00	83,306.00	11,368.00	
Valuation and Expense Reserves		—	38,537.00	14,230.00	962.00	
Branch Office Capital		—	—	—	—	
Net Worth-Partnership or Individual Owner		—	—	257,374.00	175,198.00	
Capital Stock		1,000.00	64,082.00	—	—	
Capital Reserves		(2,737.00)	176,225.00	—	—	
Surplus		—	209,150.00	—	—	
Total Liabilities and Capital		92,804.00	498,245.00	1,039,410.00	237,151.00	

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES
AS OF
DECEMBER 31, 1983

Name Location	Marfico, Inc. Paramus	Maroel Corp. Newark	Mar San Finance Company, Inc. Hoboken	Millburn Service Plan, Inc. Chatham	Morris Finance Company Millburn	Motor Club of America Finance Company Newark
Assets						
Cash and Due From Banks	2,037.00	17,347.00	40,711.00	DID	38,063.00	21,716.00
Insurance Premium Finance Agreements	151,852.00	37,040.00	58,676.00	NOT	98,957.00	3,917,548.00
Accounts and Notes Receivable	—	—	4,211.00	FILE	290,597.00	183,563.00
Investments	392.00	—	—		—	934,472.00
Real Estate or Leasehold Improvements	—	—	—		—	—
Furniture, Fixtures and Equipment	—	—	1,815.00		—	—
Other Assets	300.00	—	721.00		—	12,141.00
Total Assets	154,581.00	54,387.00	106,134.00		427,617.00	5,069,440.00
Liabilities and Capital						
Accounts and Notes Payable	135,966.00	10,510.00	74,965.00	DID	138,882.00	122,813.00
Bonds and Debentures Payable	—	—	—	NOT	—	—
Mortgages Payable	—	—	—	FILE	—	—
Other Liabilities	7,010.00	27,950.00	24,847.00		40,588.00	249,547.00
Valuation and Expense Reserves	—	—	—		—	169,362.00
Branch Office Capital	—	—	—		—	—
Net Worth-Partnership or Individual Owner	—	—	—		30,000.00	—
Capital Stock	17,500.00	2,500.00	5,000.00		—	300,000.00
Capital Reserves	—	—	6,000.00		218,147.00	800,000.00
Surplus	(5,895.00)	13,427.00	(4,678.00)		427,617.00	1,427,718.00
Total Liabilities and Capital	154,581.00	54,382.00	106,134.00			5,069,440.00

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES AS OF DECEMBER 31, 1983

Name Location	N.I.A., Inc., t/a National Insurance Acceptance Paramus	National Premium Plan, Inc. Cedar Grove	New England Association Budget Plan, Inc. Keene, N.H.	Ocasco Budget Incorporated Hamilton, Ohio	Ochopee Finance Corp. Union City	Penco Consumer Discount Co. Harrisburgh, Pa.
Assets						
Cash and Due From Banks	2,526.00	82,023.00	DID	48,884.00	4,260.00	(53,347.00)
Insurance Premium Finance Agreements	529,995.00	1,828,024.00	NOT	1,042,173.00	—	1,016,057.00
Accounts and Notes Receivable	—	—	FILE	—	8,324.00	—
Investments	100.00	—		—	—	—
Real Estate or Leasehold Improvements	—	—		—	—	—
Furniture, Fixtures and Equipment	116,944.00	29,214.00		—	432.00	—
Other Assets	—	6,668.00		—	—	2,618.00
Total Assets	649,565.00	1,945,929.00		1,091,057.00	13,016.00	965,328.00
Liabilities and Capital						
Accounts and Notes Payable	500,894.00	906,903.00	DID	280,000.00	5,500.00	492,982.00
Bonds and Debentures Payable	—	—	NOT	—	—	—
Mortgages Payable	—	—	FILE	—	—	—
Other Liabilities	103,297.00	926,817.00		295,842.00	—	60,251.00
Valuation and Expense Reserves	—	35,730.00		16,306.00	—	4,889.00
Branch Office Capital	—	—		—	—	—
Net Worth-Partnership or Individual Owner	—	—		—	—	—
Capital Stock	100.00	10,000.00		40,000.00	7,516.00	293,543.00
Capital Reserves	—	—		—	—	—
Surplus	45,274.00	66,479.00		458,909.00	—	113,663.00
Total Liabilities and Capital	49,565.00	1,945,929.00		1,091,057.00	13,016.00	965,328.00

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES AS OF DECEMBER 31, 1983

Name Location	Popular Premium Plan, Inc. New York, N.Y.	Premium Advancing Corporation E. Rutherford	Premium Budget Co., Inc. Tenafly	Premium Finance Co. Wm. H. Wehe t/a Pennsauken	Premium Resources, Inc. Westwood	Premium Services, Inc. Collingswood
Assets						
Cash and Due From Banks	4,667.00	DID	1,219.00	5,938.00	3,628.00	1,314.00
Insurance Premium Finance Agreements	197,178.00	NOT	12,115.00	19,084.00	98,496.00	108,359.00
Accounts and Notes Receivable	26,000.00	FILE	1,000.00	—	105,973.00	42,000.00
Investments	3,220.00		—	—	2,211.00	—
Real Estate or Leasehold Improvements	—		—	—	—	—
Furniture, Fixtures and Equipment	5,374.00		—	—	23,133.00	—
Other Assets	2,445.00		454.00	—	14,749.00	—
Total Assets	238,884.00		14,788.00	25,022.00	248,190.00	151,673.00
Liabilities and Capital						
Accounts and Notes Payable	75,300.00	DID	—	79.00	10,149.00	118,080.00
Bonds and Debentures Payable	78,457.00	NOT	—	—	—	—
Mortgages Payable	—	FILE	—	—	—	—
Other Liabilities	1,796.00		—	—	23,740.00	—
Valuation and Expense Reserves	—		—	—	—	—
Branch Office Capital	—		—	—	—	—
Net Worth-Partnership or Individual Owner	—		—	24,943.00	—	—
Capital Stock	50,000.00		1,000.00	—	3,200.00	16,000.00
Capital Reserves	—		14,000.00	—	948,965.00	—
Surplus	33,331.00		(212.00)	—	(737,864.00)	17,593.00
Total Liabilities and Capital	238,884.00		14,788.00	25,022.00	248,190.00	151,673.00

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES AS OF DECEMBER 31, 1983

Name Location	Progressive Premium Budget, Inc. Cuyahoga, Ohio	R.L.I., Inc. Union	Ray Plaza Agency Irvington	Regal Premium Finance, Inc. Maple Shade	Relco Caldwell	Reliable Premium Finance Co., Inc. Piscataway
Assets						
Cash and Due From Banks	16,427.00	8,853.00	17,948.00	5,280.00	103.00	DID
Insurance Premium Finance Agreements	—	—	29,032.00	843,360.00	—	NOT
Accounts and Notes Receivable	—	113,468.00	—	7,687.00	11,225.00	FILE
Investments	—	—	—	—	—	
Real Estate or Leasehold Improvements	—	—	—	—	—	
Furniture, Fixtures and Equipment	—	—	—	29,872.00	—	
Other Assets	—	—	—	7,449.00	—	
Total Assets	16,427.00	122,321.00	46,980.00	893,648.00	11,328.00	
Liabilities and Capital						
Accounts and Notes Payable	4,961.00	31,628.00	800.00	421,325.00	—	DID
Bonds and Debentures Payable	—	—	—	112,819.00	—	NOT
Mortgages Payable	—	—	—	—	—	FILE
Other Liabilities	1,128.00	90,614.00	56,854.00	232,759.00	—	
Valuation and Expense Reserves	—	—	—	32,685.00	—	
Branch Office Capital	—	—	—	—	—	
Net Worth-Partnership or Individual Owner	—	—	—	—	—	
Capital Stock	—	100.00	100.00	48,607.00	—	
Capital Reserves	—	(21.00)	(10,774.00)	—	—	
Surplus	10,338.00			45,453.00	11,328.00	
Total Liabilities and Capital	16,427.00	122,321.00	46,980.00	893,648.00	11,328.00	

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES
AS OF
DECEMBER 31, 1983

Name Location	Res Wa, Inc. Union	Salem Financial Corp. Salem	Select Way Budget Plan Inc. Branchville	Statewide Financing Fort Lee	Strand Insurance Finance Co., Inc. Morganville	TFC Corporation Trenton
Assets						
Cash and Due From Banks	1,519.00	667,393.00	40,174.00	829.00	8,697.00	18,721.00
Insurance Premium Finance Agreements	10,934.00	891,891.00	1,924,572.00	6,975.00	913,057.00	52,307.00
Accounts and Notes Receivable	—	—	—	—	—	—
Investments	—	—	—	—	—	—
Real Estate or Leasehold Improvements	—	5,558.00	—	—	97,496.00	—
Furniture, Fixtures and Equipment	—	—	—	—	22,558.00	—
Other Assets	—	(40,149.00)	1,085.00	300.00	760.00	15.00
Total Assets	12,453.00	1,524,693.00	1,965,831.00	8,104.00	1,042,568.00	71,043.00
Liabilities and Capital						
Accounts and Notes Payable	1,478.00	27,443.00	785,950.00	—	586,821.00	54,082.00
Bonds and Debentures Payable	—	—	—	—	—	—
Mortgages Payable	—	—	—	—	—	—
Other Liabilities	524.00	50,080.00	197,561.00	3,439.00	59,130.00	15,123.00
Valuation and Expense Reserves	100.00	—	84,867.00	—	21,577.00	—
Branch Office Capital	—	—	—	—	—	—
Net Worth-Partnership or Individual Owner	—	—	—	—	—	—
Capital Stock	1,000.00	1,318,940.00	714,500.00	4,665.00	259,990.00	5,000.00
Capital Reserves	—	—	—	—	—	—
Surplus	9,351.00	128,230.00	182,953.00	—	115,050.00	(3,162.00)
Total Liabilities and Capital	12,453.00	1,524,693.00	1,965,831.00	8,104	1,042,568.00	71,043.00

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES AS OF DECEMBER 31, 1983

Name Location	Temple Premium Finance Co. Philadelphia, Pa.	Thico Plan, Inc. Edison	Tifco, Inc. Baltimore, Md.	VanGuard Premium Finance Corp. Camden	Venturesome, Inc. Florence	Vista Premium Finance Co. Camden
Assets						
Cash and Due From Banks	DID	1,267.00	—	DID	DID	DISCONTINUED
Insurance Premium Finance Agreements	NOT	281,806.00	5,486,176.00	NOT	NOT	BUSINESS
Accounts and Notes Receivable	OPERATE	83,313.00	—	OPERATE	FILE	
Investments		7,293.00	—			
Real Estate or Leasehold Improvements		—	—			
Furniture, Fixtures and Equipment		—	—			
Other Assets		20,759.00	—			
Total Assets		394,438.00	5,486,176.00			
Liabilities and Capital						
Accounts and Notes Payable	DID	—	—	DID	DID	DISCONTINUED
Bonds and Debentures Payable	NOT	—	—	NOT	NOT	BUSINESS
Mortgages Payable	OPERATE	—	—	OPERATE	FILE	
Other Liabilities		54,246.00	184,943.00			
Valuation and Expense Reserves		5,704.00	—			
Branch Office Capital		—	5,301,233.00			
Net Worth-Partnership or Individual Owner		—	—			
Capital Stock		11,154.00	—			
Capital Reserves		—	—			
Surplus		323,334.00	—			
Total Liabilities and Capital		394,438.00	5,486,176.00			

FINANCIAL REPORT FOR INSURANCE PREMIUM FINANCE COMPANIES
AS OF
DECEMBER 31, 1983

Name	West Point Surety Anthony Ciervo Jr. t/a
Location	Medford Lakes
Assets	
Cash and Due From Banks	DISCONTINUED BUSINESS
Insurance Premium Finance Agreements	
Accounts and Notes Receivable	
Investments	
Real Estate or Leasehold Improvements	
Furniture, Fixtures and Equipment	
Other Assets	
Total Assets	
Liabilities and Capital	
Accounts and Notes Payable	DISCONTINUED BUSINESS
Bonds and Debentures Payable	
Mortgages Payable	
Other Liabilities	
Valuation and Expense Reserves	
Branch Office Capital	
Net Worth-Partnership or Individual Owner	
Capital Stock	
Capital Reserves	
Surplus	
Total Liabilities and Capital	

FINANCIAL REPORT FOR PAWNBROKERS AS OF DECEMBER 31, 1983

Name	Amboy Jewelers, Barnett Alexander t/a	Broadway Loan Company	Century Pawnbroker, Samuel K. Barber and Elaine K. Barber t/a	Coronet Pawnbrokers Inc.	John J. Dunbar
Location	Perth Amboy	Long Branch	Asbury Park	Paterson	Camden
Assets					
Cash and Due From Banks	1,469.00	13,689.00	13,959.00	710.00	DID NOT FILE
Pledges Outstanding	19,874.00	360,788.00	191,648.00	454,032.00	
Merchandise Inventory	16,445.00	70,557.00	17,125.00	750.00	
Accounts and Notes Receivable	—	—	—	—	
Real Estate or Leasehold Improvements	—	—	—	—	
Furniture, Fixtures and Equipment	30.00	15,215.00	6,344.00	237.00	
Other Assets	497.00	13,340.00	8,407.00	785.00	
Total Assets	38,315.00	473,589.00	237,483.00	456,514.00	
Liabilities and Capital					
Accounts and Notes Payable	—	350,287.00	56,695.00	167,315.00	DID NOT FILE
Other Liabilites	546.00	2,409.00	1,687.00	34,636.00	
Net Worth-Partnership or Individual Owner	37,769.00	—	179,101.00	—	
Capital Stock	—	20,000.00	—	7,500.00	
Capital Reserves	—	—	—	—	
Surplus	—	100,893.00	—	247,063.00	
Total Liabilities and Capital	38,315.00	473,589.00	237,483.00	456,514.00	

FINANCIAL REPORT FOR PAWNBROKERS
AS OF
DECEMBER 31, 1983

Name Location	Friendly Loner Pawn Shop Atlantic City	The Gold Man Hackensack	Harrid, Inc. (2 locations) Atlantic City	Hoboken Pawnbrokers Inc. Hoboken	J's Jewelry & Loan Jersey City
Assets					
Cash and Due From Banks	16,964.00	14,567.00	4,505.00	23,691.00	DID NOT OPERATE
Pledges Outstanding	19,175.00	146,722.00	3,096.00	128,688.00	
Merchandise Inventory	5,490.00	45,544.00	97,740.00	24,774.00	
Accounts and Notes Receivable	—	—	—	13,306.00	
Real Estate or Leasehold Improvements	—	—	—	—	
Furniture, Fixtures and Equipment	—	10,615.00	9,679.00	—	
Other Assets	489.00	1,100.00	2,772.00	436.00	
Total Assets	42,118.00	218,548.00	117,792.00	190,895.00	
Liabilities and Capital					
Accounts and Notes Payable	33,573.00	43,519.00	34,273.00	35.00	DID NOT OPERATE
Other Liabilites	—	45,714.00	1,748.00	7,716.00	
Net Worth-Partnership or Individual Owner	—	—	—	—	
Capital Stock	5,000.00	4,000.00	1,000.00	64,000.00	
Capital Reserves	—	—	9,000.00	—	
Surplus	3,545.00	125,315.00	71,771.00	119,144.00	
Total Liabilities and Capital	42,118.00	218,548.00	117,792.00	190,895.00	

FINANCIAL REPORT FOR PAWNBROKERS
AS OF
DECEMBER 31, 1983

Name	Louis Jewelers, Inc. t/a Charles Jewelers	Marsquaire, Inc. t/a New York Loans	Nehoc Jewelry Corp., t/a The Jewel Box	New Loan Co. Wm. S. Rich & Son, Inc. t/a	Roberts Loan
Location	Belleville	Atlantic City	Morristown	Newark	Jersey City
Assets					
Cash and Due From Banks	5,724.00	DID	2,115.00	448,157.00	65,120.00
Pledges Outstanding	—	NOT	19,922.00	1,575,536.00	200,547.00
Merchandise Inventory	60,643.00	OPERATE	114,930.00	381,844.00	64,902.00
Accounts and Notes Receivable	10,000.00		—	24,894.00	—
Real Estate or Leasehold Improvements	81,784.00		—	124,369.00	—
Furniture, Fixtures and Equipment	—		—	11,814.00	77,535.00
Other Assets	128,392.00		462.00	15,915.00	41,099.00
Total Assets	286,543.00		137,429.00	2,582,529.00	449,203.00
Liabilities and Capital					
Accounts and Notes Payable	132,889.00	DID	32,884.00	126,084.00	142,268.00
Other Liabilites	61,526.00	NOT	1,655.00	109,495.00	27,851.00
Net Worth-Partnership or Individual Owr	—	OPERATE	—	—	—
Capital Stock	1,000.00		—	37,500.00	30,000.00
Capital Reserves	—		1,000.00	—	18,246.00
Surplus	91,128.00		101,890.00	2,309,450.00	230,838.00
Total Liabilities and Capital	286,543.00		137,429.00	2,582,529.00	449,203.00

FINANCIAL REPORT FOR PAWNBROKERS
AS OF
DECEMBER 31, 1983

Name Location	H. Schoenberg Kenneth & Paul Schoenberg t/a Jersey City	Union City Loan, Sol & Gertrude Weiner t/a Union City	Wood Loan Office, Wood's Inc. t/a Atlantic City
Assets			
Cash and Due From Banks	8,149.00	DID NOT OPERATE	6,870.00
Pledges Outstanding	97,787.00		226,367.00
Merchandise Inventory	130,979.00		13,881.00
Accounts and Notes Receivable	—		—
Real Estate or Leasehold Improvements	—		1,437.00
Furniture, Fixtures and Equipment	3,285.00		—
Other Assets	2,367.00		15,589.00
Total Assets	242,567.00		264,144.00
Liabilities and Capital			
Accounts and Notes Payable	—	DID NOT OPERATE	122,890.00
Other Liabilites	2,287.00		25,584.00
Net Worth-Partnership or Individual Owne	240,280.00		—
Capital Stock	—		10,000.00
Capital Reserves	—		—
Surplus	—		105,670.00
Total Liabilities and Capital	242,567.00		264,144.00

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES AS OF DECEMBER 31, 1983

Name	AFC Allstate Division	A to Z Funding Corp.	Acceptance Associates of America, Inc.	Accredited Mortgage Service	Richard Allan Mortgage Co. Thyra F. Lewis t/a	Allstate Enterprises, Inc.
No. of Offices	1	1	1	2	1	9
Assets						
Cash and Due From Banks	DID NOT FILE	105,850.00	DID NOT FILE	9,161.00	DISCONTINUED BUSINESS	512,499.00
Secondary Mortgage Loans Receivable		602,061.00		—		—
Accounts Receivable		14,330.00		—		19,066.00
Other Notes Receivable—Small Loan, etc.		—		—		—
Real Estate or Leasehold Improvements		—		—		—
Furniture, Fixtures and Equipment		—		505.00		2,416.00
Other Assets		—		201,950.00		889,726.00
Total Assets		722,241.00		211,616.00		1,423,707.00
Liabilities and Capital						
Accounts and Notes Payable	DID NOT FILE	—	DID NOT FILE	—	DISCONTINUED BUSINESS	24,286.00
Bonds and Debentures Payable		—		—		—
Mortgages Payable		—		—		—
Other Liabilities		116,972.00		—		30,134.00
Valuation and Expense Reserves		—		—		23,828.00
Branch Office Capital		—		—		—
Net Worth—Partnership or Individual Owner		—		211,616.00		—
Capital Stock		100,000.00		—		572.00
Capital Reserves		505,269.00		—		846,292.00
Surplus		—		—		498,595.00
Total Liabilities and Capital		722,241.00		211,616.00		1,423,707.00

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES AS OF DECEMBER 31, 1983

Name	Allstate Investors Corp.	American Funding Limited	American Mortgage & Investment Services, Inc.	American Mortgage Associates Joseph Errico t/a	Andover Financial System, Inc.	Anthony Financial Consultants Anthony J. Dellomo t/a
No. of Offices	1	3	1	1	1	1
Assets						
Cash and Due From Banks	27,579.00	1,154,860.00	53,010.00	DID NOT FILE	2,024.00	DID NOT FILE
Secondary Mortgage Loans Receivable	90,000.00	—	156,450.00		7,440.00	
Accounts Receivable	—	4,436,869.00	83,485.00		41,050.00	
Other Notes Receivable—Small Loan, etc.	—	—	—		—	
Real Estate or Leasehold Improvements	—	3,536,209.00	—		—	
Furniture, Fixtures and Equipment	—	478,437.00	8,802.00		—	
Other Assets	83,350.00	27,611,592.00	13,146.00		24,736.00	
Total Assets	200,929.00	37,217,967.00	314,893.00		75,250.00	
Liabilities and Capital						
Accounts and Notes Payable	25,163.00	18,935,112.00	161,813.00	DID NOT FILE	—	DID NOT FILE
Bonds and Debentures Payable	—	35,000.00	—		—	
Mortgages Payable	—	—	—		—	
Other Liabilities	403.00	485,370.00	23,463.00		—	
Valuation and Expense Reserves	—	554,421.00	28,075.00		800.00	
Branch Office Capital	—	—	—		—	
Net Worth—Partnership or Individual Owner	—	17,208,064.00	—		—	
Capital Stock	160,000.00	—	50,000.00		112,000.00	
Capital Reserves	—	—	—		—	
Surplus	15,363.00	—	51,542.00		(37,550.00)	
Total Liabilities and Capital	200,929.00	37,217,967	314,893.00		75,250.00	

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES
AS OF
DECEMBER 31, 1983

Name	Apex Mortgage Company, Inc. t/a Apex Two	Approved Finance Co.	Aranal Mortgage Co.	Arrow Finance Company	Arrow Financial Services, Inc.	Associates Investment Co.
No. of Offices	1	1	1	1	1	1
Assets						
Cash and Due From Banks	15,390.00	2,278.00	DISCONTINUED	2,796.00	9,190.00	DID
Secondary Mortgage Loans Receivable	1,555,863.00	640,698.00	BUSINESS	298,495.00	—	NOT
Accounts Receivable	—	538,855.00		—	—	OPERATE
Other Notes Receivable—Small Loan, etc.	—	263,286.00		—	—	
Real Estate or Leasehold Improvements	—	—		—	—	
Furniture, Fixtures and Equipment	—	—		—	921.00	
Other Assets	7,917.00	6,293.00		—	78,918.00	
Total Assets	1,579,170.00	1,451,410.00		301,291.00	89,029.00	
Liabilities and Capital						
Accounts and Notes Payable	1,420,552.00	1,500.00	DISCONTINUED	185,000.00	—	DID
Bonds and Debentures Payable	—	559,771.00	BUSINESS	—	—	NOT
Mortgages Payable	—	—		—	—	OPERATE
Other Liabilities	30,335.00	459,595.00		246.00	(293.00)	
Valuation and Expense Reserves	53,347.00	24,483.00		7,253.00	1,015.00	
Branch Office Capital	—	—		—	—	
Net Worth—Partnership or Individual Owner	—	—		—	—	
Capital Stock	5,000.00	100,000.00		—	26,000.00	
Capital Reserves	120,000.00	125,401.00		100,000.00	26,000.00	
Surplus	(50,064.00)	180,660.00		8,792.00	36,307.00	
Total Liabilities and Capital	1,579,170.00	1,451,410.00		301,291.00	89,029.00	

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES
AS OF
DECEMBER 31, 1983

Name	Associates Financial Services Corporation	Stuart Atlas	Aetna Finance Company dba Itt Financial Services	Avco Financial Services (New Jersey)	Bayshore Mortgage Company	Bell Second Mortgage Company
No. of Offices	6	1	1	42	1	1
Assets						
Cash and Due From Banks	—	DID	1,000.00	71,934.00	DID	DID
Secondary Mortgage Loans Receivable	12,631,389.00	NOT	—	40,225,699.00	NOT	NOT
Accounts Receivable	—	FILE	660.00	50,160,204.00	OPERATE	OPERATE
Other Notes Receivable—Small Loan, etc.	—		—	—		
Real Estate or Leasehold Improvements	—		—	507,512.00		
Furniture, Fixtures and Equipment	—		—	—		
Other Assets	3,865,437.00		—	578,621.00		
Total Assets	16,496,826.00		1,660.00	91,543,970.00		
Liabilities and Capital						
Accounts and Notes Payable	15,729,009.00	DID	12,848.00	87,292,853.00	DID	DID
Bonds and Debentures Payable	—	NOT	—	—	NOT	NOT
Mortgages Payable	—	FILE	—	—	OPERATE	OPERATE
Other Liabilities	118,686.00		—	1,023,028.00		
Valuation and Expense Reserves	491,689.00		—	3,228,089.00		
Branch Office Capital	—		—	—		
Net Worth—Partnership or Individual Owner	—		—	—		
Capital Stock	25,000.00		—	—		
Capital Reserves	340,000.00		(11,188.00)	—		
Surplus	(207,558.00)		—	—		
Total Liabilities and Capital	16,496,826.00		1,660.00	91,543,970.00		

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES AS OF DECEMBER 31, 1983

Name No. of Offices	Beneficial Finance Co. of New Jersey 42	Estee Brasson 1	Brokers Mortgage Service 3	C.I.T. Financial Services, Inc. 9	Capital Resources Corporation 1	Carroll Financial Corporation 3
Assets						
Cash and Due From Banks	97,592.00	DID	DID	51,463.00	59,425.00	70,264.00
Secondary Mortgage Loans Receivable	63,099,021.00	NOT	NOT	28,011,792.00	89,168.00	49,017.00
Accounts Receivable	—	OPERATE	OPERATE	—	—	—
Other Notes Receivable—Small Loan, etc.	—			—	—	—
Real Estate or Leasehold Improvements	275,351.00			—	—	39,410.00
Furniture, Fixtures and Equipment	383,350.00			—	44,334.00	132.00
Other Assets	75,983,212.00			335,118.00	—	56,368.00
Total Assets	139,838,526.00			28,398,373.00	192,927.00	215,191.00
Liabilities and Capital						
Accounts and Notes Payable	111,813,282.00	DID	DID	19,186.00	—	51,057.00
Bonds and Debentures Payable	—	NOT	NOT	—	—	—
Mortgages Payable	—	OPERATE	OPERATE	—	—	24,689.00
Other Liabilities	6,054,155.00			56,795.00	—	5,945.00
Valuation and Expense Reserves	7,207,532.00			294,890.00	—	251.00
Branch Office Capital	—			28,027,502.00	—	—
Net Worth—Partnership or Individual Owner	—			—	—	—
Capital Stock	1,000,000.00			—	2,500.00	118,002.00
Capital Reserves	—			—	—	—
Surplus	13,763,557.00			—	190,427.00	15,247.00
Total Liabilities and Capital	139,838,526.00			28,398,373.00	192,927.00	215,191.00

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES AS OF DECEMBER 31, 1983

Name	Cartel Financial Services	Carteret Financial Services	Thomas A. Cavalere Mortgage Co. Thomas Cavalere t/a	Central Mortgage Co. of New Jersey	Central 2nd Mortgage	Champion Mortgage Company
No. of Offices	1	1	1	1	1	2
Assets						
Cash and Due From Banks	DID NOT OPERATE	DID NOT OPERATE	DISCONTINUED BUSINESS	DID NOT OPERATE	8,205.00	DID NOT FILE
Secondary Mortgage Loans Receivable					19,150.00	
Accounts Receivable					—	
Other Notes Receivable—Small Loan, etc.					—	
Real Estate or Leasehold Improvements					—	
Furniture, Fixtures and Equipment					2,310.00	
Other Assets					27,800.00	
Total Assets					57,465.00	
Liabilities and Capital						
Accounts and Notes Payable	DID NOT OPERATE	DID NOT OPERATE	DISCONTINUED BUSINESS	DID NOT OPERATE	—	DID NOT FILE
Bonds and Debentures Payable					—	
Mortgages Payable					—	
Other Liabilities					53,968.00	
Valuation and Expense Reserves					2,025.00	
Branch Office Capital					—	
Net Worth—Partnership or Individual Owner					1,472.00	
Capital Stock					—	
Capital Reserves					—	
Surplus					—	
Total Liabilities and Capital					57,465.00	

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES
AS OF
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Name No. of Offices	Citicorp Person to Person Financial Center, Inc. 2	City & Suburban Land Development Corporation t/a Suburban Financial Services 2	City Consumer Services, Inc. 17	Clarion Funding Corp. 1	Herbert Cohen 1	Colonial Financial Acceptance, Inc. 1
Assets						
Cash and Due From Banks	25,000.00	76,830.00	64,442.00	53.00	844.00	11,982.00
Secondary Mortgage Loans Receivable	—	—	—	—	—	—
Accounts Receivable	—	23,428.00	893,205.00	228,035.00	—	38,784.00
Other Notes Receivable—Small Loan, etc.	—	—	—	—	—	—
Real Estate or Leasehold Improvements	21,000.00	—	1,393.00	—	150,000.00	—
Furniture, Fixtures and Equipment	34,825.00	3,078.00	21,578.00	—	—	544.00
Other Assets	3,856.00	31,349.00	204,524.00	600.00	—	1,000.00
Total Assets	84,681.00	134,685.00	1,185,142.00	228,688.00	150,844.00	52,310.00
Liabilities and Capital						
Accounts and Notes Payable	456,914.00	25,450.00	20,575.00	225,000.00	—	—
Bonds and Debentures Payable	—	—	—	—	—	—
Mortgages Payable	—	—	—	—	—	—
Other Liabilities	—	37,741.00	22,119.00	292.00	—	—
Valuation and Expense Reserves	(187,521.00)	—	261.00	—	—	—
Branch Office Capital	—	—	—	—	—	—
Net Worth—Partnership or Individual Owner	—	—	—	—	150,844.00	—
Capital Stock	—	300.00	2,600,000.00	—	—	50,000.00
Capital Reserves	—	72,374.00	—	3,396.00	—	—
Surplus	(184,712.00)	(1,180.00)	(1,457,813.00)	—	—	2,310.00
Total Liabilities and Capital	84,681.00	134,685.00	1,185,142.00	228,688.00	150,844.00	52,310.00

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES AS OF DECEMBER 31, 1983

Name No. of Offices	Colonial Mortgage Service Company 1	Columbia Finance Co. 1	Commercial Credit Corporation 2	Community Finance, Inc. 1	Consumers Financial Services 1	Conti Realty & Mortgage Co. Richard Conti t/a 1
Assets						
Cash and Due From Banks	502,080.00	DID	885.00	95,942.00	8,483.00	27,676.00
Secondary Mortgage Loans Receivable	—	NOT	3,714,234.00	39,280.00	331,840.00	641,807.00
Accounts Receivable	41,692,435.00	FILE	87,613.00	18,764.00	—	—
Other Notes Receivable—Small Loan, etc.	—		—	—	—	—
Real Estate or Leasehold Improvements	2,396,987.00		—	—	—	—
Furniture, Fixtures and Equipment	1,619,946.00		—	39,825.00	—	—
Other Assets	214,176,287.00		—	2,881,999.00	—	600.00
Total Assets	260,387,735.00		3,802,732.00	3,075,810.00	340,323.00	670,083.00
Liabilities and Capital						
Accounts and Notes Payable	201,965,157.00	DID	7,475.00	1,654,158.00	230,000.00	276,213.00
Bonds and Debentures Payable	—	NOT	—	763,900.00	—	—
Mortgages Payable	1,410,941.00	FILE	—	—	(305.00)	—
Other Liabilities	32,386,121.00		—	467,496.00	5,519.00	5,440.00
Valuation and Expense Reserves	2,651,116.00		64,850.00	56,409.00	—	—
Branch Office Capital	—		3,730,407.00	—	—	—
Net Worth—Partnership or Individual Owner	—		—	—	—	388,430.00
Capital Stock	199,340.00		—	88,000.00	—	—
Capital Reserves	—		—	—	50,000.00	—
Surplus	21,775,060.00		—	45,847.00	55,109.00	—
Total Liabilities and Capital	260,387,735.00		3,802,732.00	3,075,810.00	340,323.00	670,083.00

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES AS OF DECEMBER 31, 1983

Name	Countrywide Funding Corp. dba Countrywide Mortgage Corporation	County Mortgage Co., Inc.	Credithrift of America, Inc.	The Dartmouth Plan Financial Corp.	Diamond Financial Services, Inc.	E.F. Hutton Real Estate Financial Services
No. of Offices	1	1	3	2	1	1
Assets						
Cash and Due From Banks	450,000.00	DID NOT OPERATE	—	6,346.00	DID NOT FILE	DID NOT OPERATE
Secondary Mortgage Loans Receivable	11,254,000.00		1,907,320.00	—		
Accounts Receivable	3,204,000.00		—	68,254.00		
Other Notes Receivable—Small Loan, etc.	—		—	—		
Real Estate or Leasehold Improvements	1,221,000.00		—	—		
Furniture, Fixtures and Equipment	—		9,300.00	—		
Other Assets	51,113,000.00		16,591.00	—		
Total Assets	67,242,000.00		1,933,211.00	74,600.00		
Liabilities and Capital						
Accounts and Notes Payable	42,237,000.00	DID NOT OPERATE	13,783.00	—	DID NOT FILE	DID NOT OPERATE
Bonds and Debentures Payable	—		—	—		
Mortgages Payable	—		—	—		
Other Liabilities	15,684,000.00		562	—		
Valuation and Expense Reserves	1,076,000.00		95,083.00	—		
Branch Office Capital	—		1,823,783.00	—		
Net Worth—Partnership or Individual Owner	—		—	—		
Capital Stock	—		—	75,000.00		
Capital Reserves	1,290,000.00		—	—		
Surplus	6,955,000.00		—	(400.00)		
Total Liabilities and Capital	67,242,000.00		1,933,211.00	74,600.00		

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES AS OF DECEMBER 31, 1983

Name No. of Offices	E.F. Hutton & Co., Inc. 7	Eastern American Mortgage, Co. t/a The Mortgage Exchange Fund 1	Equitable Financial Corporation of Maryland 1	Essex & Union Mortgage Company 1	Federal Mortgage & Investment Corp. 2	FinanceAmerica Corporation 5
Assets						
Cash and Due From Banks	DID NOT OPERATE	DID NOT OPERATE	—	DID NOT FILE	94,469.00	3,653.00
Secondary Mortgage Loans Receivable			128,376.00		—	64,878,550.00
Accounts Receivable			—		56,744.00	671,806.00
Other Notes Receivable—Small Loan, etc.			—		—	—
Real Estate or Leasehold Improvements			—		—	—
Furniture, Fixtures and Equipment			—		10,489.00	64,478.00
Other Assets			—		250,052.00	1,808,065.00
Total Assets			128,376.00		411,754.00	67,426,552.00
Liabilities and Capital						
Accounts and Notes Payable	DID NOT OPERATE	DID NOT OPERATE	—	DID NOT FILE	11,646.00	64,827,998.00
Bonds and Debentures Payable			—		30,000.00	—
Mortgages Payable			—		—	—
Other Liabilities			30,092.00		303,093.00	72,372.00
Valuation and Expense Reserves			—		—	687,683.00
Branch Office Capital			98,284.00		—	—
Net Worth—Partnership or Individual Owner			—		—	—
Capital Stock			—		1,000.00	30,000.00
Capital Reserves			—		(79,525.00)	303,850.00
Surplus			—		145,540.00	1,504,649.00
Total Liabilities and Capital			128,376.00		411,754.00	67,426,552.00

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES
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Name No. of Offices	Finance One of New Jersey, Inc. 14	Financial Security Mortgage Co., Inc. 1	First America Financial Corp. 1	First Commercial Mortgage Corporation 4	First Federal Financial Services Ltd., Inc. 2	First General Mortgage Company 1
Assets						
Cash and Due From Banks	—	3,258.00	4,115.00	180,492.00	37,405.00	3,244.00
Secondary Mortgage Loans Receivable	12,364,413.00	109,515.00	83,556.00	51,638.00	—	1,527,919.00
Accounts Receivable	—	22,610.00	—	1,059,242.00	1,080,565.00	—
Other Notes Receivable—Small Loan, etc.	—	160,700.00	—	—	—	—
Real Estate or Leasehold Improvements	—	—	—	—	—	4,122.00
Furniture, Fixtures and Equipment	—	256.00	4,963.00	69,047.00	3,858.00	—
Other Assets	—	—	45,000.00	7,179.00	120.00	10,493.00
Total Assets	12,364,413.00	296,339.00	137,634.00	1,367,598.00	1,121,948.00	1,545,778.00
Liabilities and Capital						
Accounts and Notes Payable	10,724,829.00	217,559	86,500.00	80,706.00	31,587.00	—
Bonds and Debentures Payable	—	—	—	—	—	—
Mortgages Payable	—	—	—	—	—	—
Other Liabilities	—	300.00	239.00	871,176.00	1,029,056.00	—
Valuation and Expense Reserves	123,644.00	—	67.00	—	—	—
Branch Office Capital	—	—	—	—	—	1,545,778.00
Net Worth—Partnership or Individual Owner	—	—	—	—	—	—
Capital Stock	—	74,740.00	50,000.00	250,000.00	5,000.00	—
Capital Reserves	—	—	27,208.00	—	35,000.00	—
Surplus	1,515,940.00	3,740.00	(26,380.00)	165,716.00	21,305.00	—
Total Liabilities and Capital	12,364,413.00	296,339.00	137,634.00	1,367,598.00	1,121,948.00	1,545,778.00

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES
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Name	First Jersey Financial Corp.	First Jersey Funding Corp.	First Jersey Service Corp.	First Mutual Corp.	First National Fidelity Corporation	First 2nd Mortgage Co. of N.J., Inc.
No. of Offices	4	1	1	2	3	1
Assets						
Cash and Due From Banks	4,051.00	DID	253,111.00	69,999.00	62,574.00	DID
Secondary Mortgage Loans Receivable	48,951.00	NOT	—	2,353,428.00	1,428,801.00	NOT
Accounts Receivable	40,131.00	OPERATE	99,118.00	4,790,505.00	—	OPERATE
Other Notes Receivable—Small Loan, etc.	—		—	—	—	
Real Estate or Leasehold Improvements	71,000.00		146,221.00	—	—	
Furniture, Fixtures and Equipment	—		3,542.00	22,944.00	811.00	
Other Assets	39,841.00		82,137.00	135,884.00	351,762.00	
Total Assets	203,974.00		584,129.00	7,372,760.00	1,843,948.00	
Liabilities and Capital						
Accounts and Notes Payable	31,596.00	DID	—	5,200,413.00	1,235,811.00	DID
Bonds and Debentures Payable	67,917.00	NOT	—	—	—	NOT
Mortgages Payable	—	OPERATE	—	—	—	OPERATE
Other Liabilities	2,646.00		3,983.00	841,560.00	382,442.00	
Valuation and Expense Reserves	23,823.00		5,785.00	485,755.00	34,161.00	
Branch Office Capital	—		—	—	—	
Net Worth—Partnership or Individual Owner	—		—	—	—	
Capital Stock	85,000.00		300,000.00	200,000.00	53,000.00	
Capital Reserves	—		—	—	—	
Surplus	(7,008.00)		274,361.00	645,032.00	138,534.00	
Total Liabilities and Capital	203,974.00		584,129.00	7,372,760.00	1,843,948.00	

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES AS OF DECEMBER 31, 1983

Name No. of Offices	Fleet Finance, Inc. 2	Forest Mortgage & Investment Co. 1	Fort Lee Finance Company, Inc. 1	G.I. Finance Inc. 1	Garden State Mortgage Company 1	Golden Financial Services, Inc. 1
Assets						
Cash and Due From Banks	9,943.00	76,482.00	1,393.00	DISCONTINUED BUSINESS	1,254.00	DID NOT OPERATE
Secondary Mortgage Loans Receivable	11,497,594.00	42,899.00	30,794.00		80,183.00	
Accounts Receivable	—	776.00	68,186.00		—	
Other Notes Receivable—Small Loan, etc.	—	—	—		—	
Real Estate or Leasehold Improvements	—	45,500.00	—		69,000.00	
Furniture, Fixtures and Equipment	—	12,868.00	—		—	
Other Assets	191,410.00	149,258.00	600.00		—	
Total Assets	11,698,947.00	327,783.00	100,973.00		150,437.00	
Liabilities and Capital						
Accounts and Notes Payable	11,673,359.00	—	—	DISCONTINUED BUSINESS	72,098.00	DID NOT OPERATE
Bonds and Debentures Payable	—	—	—		—	
Mortgages Payable	—	—	—		—	
Other Liabilities	25,588.00	195,599.00	—		—	
Valuation and Expense Reserves	—	—	1,590.00		—	
Branch Office Capital	—	—	99,383.00		34,379.00	
Net Worth—Partnership or Individual Owner	—	132,184.00	—		43,960.00	
Capital Stock	—	—	—		—	
Capital Reserves	—	—	—		—	
Surplus	—	—	—		—	
Total Liabilities and Capital	11,698,947.00	327,783.00	100,973.00		150,437.00	

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES
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Name No. of Offices	Granite Financial Corporation 8	Grove Mortgage Co. 1	Hanover Mortgage Co., Inc. 1	Homemakers Finance Service, Inc. t/a GECC Financial Service 5	Homeowners Loan Corporation 1	Homeowners Equities Inc. 1
Assets						
Cash and Due From Banks	1,800.00	1,383.00	DID	277,562.00	3,401,797.00	—
Secondary Mortgage Loans Receivable	2,254,526.00	261,756.00	NOT	23,607,826.00	—	—
Accounts Receivable	—	—	FILE	—	—	—
Other Notes Receivable—Small Loan, etc.	—	—		—	—	—
Real Estate or Leasehold Improvements	54,931.00	—		—	—	—
Furniture, Fixtures and Equipment	—	—		2,344.00	7,031.00	—
Other Assets	—	—		90,223.00	130,561.00	—
Total Assets	2,311,257.00	263,139.00		23,977,955.00	3,539,389.00	—
Liabilities ,and Capital						
Accounts and Notes Payable	—	—	DID	18,764,347.00	3,081,966.00	18,815.00
Bonds and Debentures Payable	—	—	NOT	—	—	—
Mortgages Payable	—	—	FILE	—	—	—
Other Liabilities	3,024,798.00	—		300,085.00	280,465.00	—
Valuation and Expense Reserves	—	—		741,514.00	31,213.00	—
Branch Office Capital	(713,541.00)	—		—	—	—
Net Worth—Partnership or Individual Owner	—	263,139.00		—	—	—
Capital Stock	—	—		12,000.00	50,000.00	—
Capital Reserves	—	—		—	275,000.00	—
Surplus	—	—		4,160,009.00	(179,255.00)	(18,815.00)
Total Liabilities and Capital	2,311,257.00	263,139.00		23,977,955.00	3,539,389.00	—

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES AS OF DECEMBER 31, 1983

Name	Horizon Creditcorp.	The House of Money, Inc.	Household Finance Corporation	Imperial Acceptance Corp.	Insured Credit Inc.	Integrity Mortgage Company
No. of Offices	1	1	44	1	1	1
Assets						
Cash and Due From Banks	—	DID NOT OPERATE	—	DID NOT FILE	16,741.00	DID NOT FILE
Secondary Mortgage Loans Receivable	12,491,462.00		41,186,155.00		—	
Accounts Receivable	—		—		1,118,645.00	
Other Notes Receivable—Small Loan, etc.	—		—		—	
Real Estate or Leasehold Improvements	—		—		5,576.00	
Furniture, Fixtures and Equipment	21,236.00		—		15,489.00	
Other Assets	—		36,209.00			
Total Assets	12,512,698.00		41,222,364.00		1,156,451.00	
Liabilities and Capital						
Accounts and Notes Payable	12,390,773.00	DID NOT OPERATE	—	DID NOT FILE	428,360.00	DID NOT FILE
Bonds and Debentures Payable	—		—		150,000.00	
Mortgages Payable	—		—		—	
Other Liabilities	—		—		569,152.00	
Valuation and Expense Reserves	121,925.00		—		5,190.00	
Branch Office Capital	—		41,222,364.00		—	
Net Worth—Partnership or Individual Owner	—		—		—	
Capital Stock	—		—		11,823.00	
Capital Reserves	—		—		—	
Surplus	—		—		(8,074.00)	
Total Liabilities and Capital	12,512,698.00		41,222,364.00		1,156,451.00	

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES
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Name No. of Offices	Intercapital Mortgage Corporation 4	Intercounty Mortgage Corp. 1	Investors and Lenders Ltd. 1	J.I. Kislak Mortgage Corporation 1	Jefferson Loan Company, Inc. 1	Jimden Mortgage Co. Eileen Scott t/a 1
Assets						
Cash and Due From Banks	3,909.00	DID	55,311.00	285,805.00	255,241.00	DID
Secondary Mortgage Loans Receivable	92,494.00	NOT	8,090,370.00	22,552,245.00	—	NOT
Accounts Receivable	11,664.00	OPERATE	—	462,699.00	—	OPERATE
Other Notes Receivable—Small Loan, etc.	—		—	—	—	
Real Estate or Leasehold Improvements	—		302,591.00	105,472.00	—	
Furniture, Fixtures and Equipment	1,526.00		93,595.00	829,846.00	—	
Other Assets	82,880.00		56,868.00	16,859,390.00	—	
Total Assets	192,473.00		8,598,735.00	41,095,457.00	255,241.00	
Liabilities and Capital						
Accounts and Notes Payable	138,013.00	DID	674,507.00	24,907,728.00	238,491.00	DID
Bonds and Debentures Payable	—	NOT	—	2,700,000.00	—	NOT
Mortgages Payable	—	OPERATE	5,925,125.00	—	—	OPERATE
Other Liabilities	8,004.00		434,748.00	1,632,179.00	—	
Valuation and Expense Reserves	375.00		334,387.00	513,601.00	—	
Branch Office Capital	—		—	—	—	
Net Worth—Partnership or Individual Owner	—		—	—	—	
Capital Stock	34,828.00		10,000.00	932,100.00	—	
Capital Reserves	—		700,000.00	—	—	
Surplus	11,253.00		519,968.00	10,409,849.00	16,750.00	
Total Liabilities and Capital	192,473.00		8,598,735.00	41,095,457.00	255,241.00	

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES AS OF DECEMBER 31, 1983

Name No. of Offices	Kenbee Mortgage Company 1	Kennedy Acceptance Corp. 1	Kramer Financial Associates 3	Larson Mortgage Company 4	Leone Home Finance Corp. 1	Liberal Finance Service 1
Assets						
Cash and Due From Banks	6,346.00	6,947.00	23,738.00	314,608.00	5,927.00	2,511.00
Secondary Mortgage Loans Receivable	—	—	78,059.00	—	—	303,182.00
Accounts Receivable	68,254.00	50,000.00	543.00	23,315,637.00	45,494.00	—
Other Notes Receivable—Small Loan, etc.	—	—	—	—	—	—
Real Estate or Leasehold Improvements	—	—	—	456,612.00	—	—
Furniture, Fixtures and Equipment	—	9,000.00	597.00	598,173.00	—	—
Other Assets	—	—	552,970.00	1,970,078.00	—	—
Total Assets	74,600.00	65,947.00	655,907.00	26,655,108.00	51,421.00	305,693.00
Liabilities and Capital						
Accounts and Notes Payable	—	—	74,445.00	23,866,741.00	—	—
Bonds and Debentures Payable	—	—	—	—	—	—
Mortgages Payable	—	—	—	—	—	—
Other Liabilities	—	—	142,292.00	141,000.00	—	—
Valuation and Expense Reserves	—	—	14	—	—	8,389.00
Branch Office Capital	—	—	—	—	31,673.00	297,304.00
Net Worth—Partnership or Individual Owner	—	—	439,156.00	—	—	—
Capital Stock	75,000.00	60,000.00	—	152,659.00	—	—
Capital Reserves	—	—	—	—	—	—
Surplus	(400.00)	5,947.00	—	2,494,708.00	19,748.00	—
Total Liabilities and Capital	74,600.00	65,947.00	655,907.00	26,655,108.00	51,421.00	305,693.00

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES
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Name	Longwood Financial Services John B. Iannetta t/a	Majestic Finance & Discount Corp.	Margaretten & Company, Inc.	Manufacturers Hanover Financial Services of New Jersey, Inc.	Mayfair Capital Corp.	McGrane Mortgage Co.
No. of Offices	1	2	3	2	1	4
Assets						
Cash and Due From Banks	DID	DID	DID	102.00	2,068.00	515,963.00
Secondary Mortgage Loans Receivable	NOT	NOT	NOT	19,509,223.00	41,617.00	728,280.00
Accounts Receivable	OPERATE	FILE	OPERATE	81,592.00	14,071.00	4,560.00
Other Notes Receivable—Small Loan, etc.				—	—	—
Real Estate or Leasehold Improvements				2,333.00	—	—
Furniture, Fixtures and Equipment				29,057.00	—	12,259.00
Other Assets				—	53,861.00	3,930.00
Total Assets				19,622,307.00	111,617.00	1,264,992.00
Liabilities and Capital						
Accounts and Notes Payable	DID	DID	DID	18,291,781.00	—	—
Bonds and Debentures Payable	NOT	NOT	NOT	—	—	—
Mortgages Payable	OPERATE	FILE	OPERATE	—	—	—
Other Liabilities				11,545.00	2,395.00	—
Valuation and Expense Reserves				296,252.00	1,997.00	—
Branch Office Capital				—	—	—
Net Worth—Partnership or Individual Owner				—	—	1,264,992.00
Capital Stock				1,000.00	76,963.00	—
Capital Reserves				1,021,729.00	—	—
Surplus				—	30,262.00	—
Total Liabilities and Capital				19,622,307.00	111,617.00	1,264,992.00

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES AS OF DECEMBER 31, 1983

Name	Meredith Financial Services	The Meskin Trust, Muriel G. Meskin, Trustee	Mid-Atlantic Management Co. Lawrence W. Mandell t/a	Mid Pen National Company	The Money Express, Joseph F. Celentano t/a	The Money Man Corp.
No. of Offices	1	1	1	1	1	1
Assets						
Cash and Due From Banks	52,000.00	21,316.00	57,800.00	1,023.00	28,500.00	DID NOT OPERATE
Secondary Mortgage Loans Receivable	49,577.00	52,603.00	—	559,715.00	—	
Accounts Receivable	—	—	179,600.00	1,000.00	—	
Other Notes Receivable—Small Loan, etc.	—	—	—	—	—	
Real Estate or Leasehold Improvements	139,000.00	20,000.00	350,000.00	—	132,000.00	
Furniture, Fixtures and Equipment	—	(296.00)	20,000.00	1,947.00	30,000.00	
Other Assets	20,800.00	195,192.00	1,449,000.00	1,996.00	175,900.00	
Total Assets	261,377.00	288,815.00	2,056,400.00	565,681.00	366,400.00	
Liabilities and Capital						
Accounts and Notes Payable	42,300.00	—	—	370,308.00	17,500.00	DID NOT OPERATE
Bonds and Debentures Payable	—	—	—	—	—	
Mortgages Payable	46,010.00	—	969,000.00	—	72,000.00	
Other Liabilities	—	—	—	4,669.00	—	
Valuation and Expense Reserves	—	6,000.00	—	15,000.00	—	
Branch Office Capital	—	—	—	—	—	
Net Worth—Partnership or Individual Owner	173,067.00	282,815.00	1,087,400.00	—	276,900.00	
Capital Stock	—	—	—	25,000.00	—	
Capital Reserves	—	—	—	—	—	
Surplus	—	—	—	150,704.00	—	
Total Liabilities and Capital	261,377.00	288,815.00	2,056,400.00	565,681.00	366,400.00	

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES
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Name	The Money Store	Monmouth County Investment Corp.	Mortgage Associates Merle B. Kenwood t/a	Mortgage Market Inc.	Mortgage Services of America	Multi-Mortgage Service William Parkins t/a
No. of Offices	22	1	1	3	2	
Assets						
Cash and Due From Banks	8,911,638.00	45,363.00	DID	113,764.00	294,198.00	4,652.00
Secondary Mortgage Loans Receivable	9,996,189.00	152,248.00	NOT	3,370,208.00	—	—
Accounts Receivable	21,565,625.00	—	OPERATE	—	—	—
Other Notes Receivable—Small Loan, etc.	—	—		—	208,745.00	—
Real Estate or Leasehold Improvements	56,401.00	—		—	3,954.00	—
Furniture, Fixtures and Equipment	747,965.00	117.00		9,379.00	76,616.00	8,000.00
Other Assets	5,121,976.00	921,567.00		90,812.00	17,540,162.00	—
Total Assets	46,399,794.00	1,119,295.00		3,584,163.00	18,123,675.00	12,652.00
Liabilities and Capital						
Accounts and Notes Payable	36,607,002.00	—	DID	3,286,364.00	16,339,420.00	10,070.00
Bonds and Debentures Payable	—	—	NOT	—	—	—
Mortgages Payable	—	—	OPERATE	—	—	—
Other Liabilities	1,555,228.00	490,351.00		1,086.00	781,035.00	—
Valuation and Expense Reserves	3,710,298.00	25,079.00		—	192,387.00	—
Branch Office Capital	—	—		—	—	—
Net Worth—Partnership or Individual Owner	—	—		—	598,333.00	2,582.00
Capital Stock	20,000.00	30,000.00		2,000.00	25,000.00	—
Capital Reserves	—	—		139,706.00	187,500.00	—
Surplus	4,507,266.00	573,865.00		155,007.00	—	—
Total Liabilities and Capital	46,399,794.00	1,119,295.00		3,584,163.00	18,123,675.00	12,652.00

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES
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Name No. of Offices	Fred Mulbauer 1	National Credit & Mortgage Company, Inc. 6	New Jersey Mortgage and Investment Corp. 5	Newport Mortgage and Investment Corp. 2	Northern Credit Corporation 1	Northwest Mortgage Co., Inc. 1
Assets						
Cash and Due From Banks	DID	1,529.00	328.00	21,782.00	DID	DID
Secondary Mortgage Loans Receivable	NOT	—	1,692,019.00	216,540.00	NOT	NOT
Accounts Receivable	FILE	64,351.00	—	—	FILE	FILE
Other Notes Receivable—Small Loan, etc.		—	—	—		
Real Estate or Leasehold Improvements		64,474.00	—	—		
Furniture, Fixtures and Equipment		11,881.00	—	3,230.00		
Other Assets		26,322.00	54,881.00	1,211.00		
Total Assets		168,557.00	1,747,228.00	242,763.00		
Liabilities and Capital						
Accounts and Notes Payable	DID	127,157.00	—	141,488.00	DID	DID
Bonds and Debentures Payable	NOT	—	—	—	NOT	NOT
Mortgages Payable	FILE	32,073.00	—	—	FILE	FILE
Other Liabilities		24,791.00	269,744.00	—		
Valuation and Expense Reserves		--	16,920.00	—		
Branch Office Capital		—	1,460,564.00	—		
Net Worth—Partnership or Individual Owner		—	—	—		
Capital Stock		1,000.00	—	50,000.00		
Capital Reserves		—	—	—		
Surplus		(16,464.00)	—	51,275.00		
Total Liabilities and Capital		168,557.00	1,747,228.00	242,763.00		

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES
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Name No. of Offices	Norwest Financial New Jersey, Inc. 10	Ocean Finance Corp. 1	Ocean Mortgage 1	Oxford Resources Corp. 1	Parkway Mortgage and Financial Consultants 5	Pioneer Finance and Mortgage Co., Inc. 2
Assets						
Cash and Due From Banks	11,668.00	181,322.00	7,340.00	DID	43,665.00	6,479.00
Secondary Mortgage Loans Receivable	5,315,289.00	—	—	NOT	24,074.00	51,697.00
Accounts Receivable	1,523.00	771,640.00	—	OPERATE	141,927.00	61,035.00
Other Notes Receivable—Small Loan, etc.	—	—	—		—	—
Real Estate or Leasehold Improvements	5,633.00	—	—		485,000.00	4,250.00
Furniture, Fixtures and Equipment	20,138.00	—	—		129,903.00	18,707.00
Other Assets	3,127.00	239,436.00	—		10,874.00	4,109.00
Total Assets	5,357,378.00	1,192,398.00	7,340.00		835,443.00	146,277.00
Liabilities and Capital						
Accounts and Notes Payable	5,109,570.00	83,544.00	—	DID	176,898.00	84,995.00
Bonds and Debentures Payable	—	—	—	NOT	102,000.00	—
Mortgages Payable	—	—	—	OPERATE	—	—
Other Liabilities	65,374.00	409,058.00	—		9,312.00	1,205.00
Valuation and Expense Reserves	182,434.00	168,243.00	—		—	2,445.00
Branch Office Capital	—	—	—		—	—
Net Worth—Partnership or Individual Owner	—	—	—		547,233.00	—
Capital Stock	—	2,000.00	5,568.00		—	20,000.00
Capital Reserves	—	98,000.00	—		—	—
Surplus	—	431,553.00	1,772.00		—	37,632.00
Total Liabilities and Capital	5,357,378.00	1,192,398.00	7,340.00		835,443.00	146,277.00

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES AS OF DECEMBER 31, 1983

Name No. of Offices	Pioneer Mortgage, Inc. 2	Prentice-Hall, Inc. 1	Public Finance Service, N.J.	RSL Investment Corp. 1	Regal Funding Co. 1	Residential Financial Corporation 6
Assets						
Cash and Due From Banks	191,478.00	DID NOT FILE	—	28,792.00	DISCONTINUED BUSINESS	210,002.00
Secondary Mortgage Loans Receivable	—		876,633.00	—		—
Accounts Receivable	64,126.00		—	—		28,304.00
Other Notes Receivable—Small Loan, etc.	—		—	—		—
Real Estate or Leasehold Improvements	199,112.00		—	—		—
Furniture, Fixtures and Equipment	—		—	—		6,800.00
Other Assets	5,398,181.00		8,153.00	629,488.00		—
Total Assets	5,852,897.00		884,786.00	658,280.00		245,106.00
Liabilities and Capital						
Accounts and Notes Payable	5,285,332.00	DID NOT FILE	785,695.00	334,044.00	DISCONTINUED BUSINESS	9,929.00
Bonds and Debentures Payable	—		—	—		—
Mortgages Payable	71,855.00		—	—		—
Other Liabilities	199,600.00		—	12,618.00		23,324.00
Valuation and Expense Reserves	721.00		17,533.00	—		—
Branch Office Capital	—		50,000.00	—		211,853.00
Net Worth—Partnership or Individual Owner	—		—	—		—
Capital Stock	177,500.00		—	250,000.00		—
Capital Reserves	57,283.00		—	—		—
Surplus	60,606.00		31,558.00	61,618.00		—
Total Liabilities and Capital	5,852,897.00		884,786.00	658,280.00		245,106.00

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES AS OF DECEMBER 31, 1983

Name No. of Offices	B.L. Kitz and Company 1	River Dell Mortgage Company 1	Rosemont Mortgage Company 2	Rosemont Mortgage Incorporated 2	Rosenthal & Rosenthal New Jersey, Inc. 1	Scott Mortgage Co. 1
Assets						
Cash and Due From Banks	60,000.00	DID NOT FILE	DID NOT FILE	2,183.00	15,704.00	DID NOT OPERATE
Secondary Mortgage Loans Receivable	—			348,365.00	—	
Accounts Receivable	—			—	2,069,353.00	
Other Notes Receivable—Small Loan, etc.	—			—	—	
Real Estate or Leasehold Improvements	300,000.00			—	—	
Furniture, Fixtures and Equipment	15,000.00			600.00	—	
Other Assets	2,500.00			120,396.00	6,465.00	
Total Assets	377,500.00			471,544.00	2,091,522.00	
Liabilities and Capital						
Accounts and Notes Payable	—	DID NOT FILE	DID NOT FILE	3,600.00	1,977,567.00	DID NOT OPERATE
Bonds and Debentures Payable	—			—	—	
Mortgages Payable	148,000.00			—	—	
Other Liabilities	—			306,344.00	—	
Valuation and Expense Reserves	—			9,182.00	6,700.00	
Branch Office Capital	—			—	—	
Net Worth—Partnership or Individual Owner	229,500.00			—	—	
Capital Stock	—			100,000.00	10,000.00	
Capital Reserves	—			—	80,000.00	
Surplus	—			52,418.00	17,255.00	
Total Liabilities and Capital	377,500.00			471,544.00	2,091,522.00	

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES
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Name No. of Offices	Second National Fund of New Jersey 1	Security Pacific Finance Corp. 16	Manuel Selengut 1	Shericorp. 2	Somerset Financial Services 1	South Jersey Management Corporation 1
Assets						
Cash and Due From Banks	99.00	13,777.00	10,387.00	57,777.00	10,757.00	56,231.00
Secondary Mortgage Loans Receivable	104,761.00	33,262,195.00	8,673.00	455,612.00	797,016.00	42,738.00
Accounts Receivable	—	—	—	—	—	1,177.00
Other Notes Receivable—Small Loan, etc.	—	—	—	—	—	—
Real Estate or Leasehold Improvements	—	4,020.00	21,075.00	2,849.00	—	—
Furniture, Fixtures and Equipment	—	71,540.00	—	—	3,876.00	—
Other Assets	—	604,237.00	211.00	600.00	2,894.00	302,078.00
Total Assets	104,860.00	33,955,769.00	40,346.00	516,838.00	814,543.00	402,224.00
Liabilities and Capital						
Accounts and Notes Payable	48,187.00	32,244,195.00	4,396.00	—	398,000.00	206,640.00
Bonds and Debentures Payable	46,671.00	—	—	—	—	—
Mortgages Payable	—	—	—	—	—	—
Other Liabilities	1,400.00	—	200.00	329,078.00	818.00	49,142.00
Valuation and Expense Reserves	1,131.00	914,994.00	—	17,408.00	13,804.00	20,179.00
Branch Office Capital	—	—	—	—	—	—
Net Worth—Partnership or Individual Owner	—	—	35,750.00	—	—	—
Capital Stock	5,163.00	—	—	100,000.00	270,000.00	5,400.00
Capital Reserves	—	—	—	—	—	51,329.00
Surplus	2,308.00	796,580.00	—	70,352.00	131,921.00	69,534.00
Total Liabilities and Capital	104,860.00	33,955,769.00	40,346.00	516,838.00	814,543.00	402,224.00

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES
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Name	Sterling Consumer Discount Company	Suburban Mortgage Corporation	Sun Finance and Mortgage	Superior Financial Corp.	The Three Brothers Realty Co., Inc.	Thrift Investment Corporation
No. of Offices	1	1	1	1	1	1
Assets						
Cash and Due From Banks	DID	9,178.00	183,777.00	DID	31,950.00	1,138,290.00
Secondary Mortgage Loans Receivable	NOT	321,738.00	447,130.00	NOT	10,182.00	—
Accounts Receivable	FILE	—	—	FILE	309,790.00	13,347,788.00
Other Notes Receivable—Small Loan, etc.		—	697,180.00		—	—
Real Estate or Leasehold Improvements		—	—		58,000.00	—
Furniture, Fixtures and Equipment		450.00	24,932.00		—	112,681.00
Other Assets		127,533.00	2,334.00		—	37,323.00
Total Assets		458,899.00	1,355,353.00		409,922.00	14,636,082.00
Liabilities and Capital						
Accounts and Notes Payable	DID	263,500.00	270,385.00	DID	140,464.00	7,850,000.00
Bonds and Debentures Payable	NOT	—	673,400.00	NOT	—	1,190,604.00
Mortgages Payable	FILE	—	—	FILE	—	—
Other Liabilities		40,381.00	47,914.00		973.00	3,507,400.00
Valuation and Expense Reserves		2,591.00	26,637.00		—	808,788.00
Branch Office Capital		—	—		—	—
Net Worth—Partnership or Individual Owner		—	—		—	—
Capital Stock		50,000.00	25,000.00		228,787.00	100,500.00
Capital Reserves		—	—		—	(349,250.00)
Surplus		102,427.00	312,017.00		39,698.00	1,528,040.00
Total Liabilities and Capital		458,899.00	1,355,353.00		409,922.00	14,636,082.00

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES
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Name No. of Offices	Town Finance and Mortgage Inc. 1	Transamerica Financial Services, Inc. 1	Troika Affiliates, Inc. 1	Allen Tucker 1	US Mortgage Corporation 12	Victory Mortgage Corporation 1
Assets						
Cash and Due From Banks	—	67,007.00	181,183.00	DID	603,266.00	128.00
Secondary Mortgage Loans Receivable	—	419,919.00	—	NOT	—	—
Accounts Receivable	116,050.00	—	—	FILE	824,367.00	43,178.00
Other Notes Receivable—Small Loan, etc.	—	—	—		—	—
Real Estate or Leasehold Improvements	—	386.00	—		43,562.00	—
Furniture, Fixtures and Equipment	—	5,199.00	2,445.00		229,544.00	—
Other Assets	—	4,645.00	169,955.00		23,310,761.00	41,500.00
Total Assets	116,050.00	497,156.00	353,583.00		25,011,500.00	84,806.00
Liabilities and Capital						
Accounts and Notes Payable	—	—	—	DID	23,405,319.00	—
Bonds and Debentures Payable	—	—	—	NOT	—	—
Mortgages Payable	—	—	—	FILE	—	—
Other Liabilities	—	1,448.00	3,736.00		488,515.00	5,337.00
Valuation and Expense Reserves	—	—	—		—	1,745.00
Branch Office Capital	—	495,708.00	—		—	—
Net Worth—Partnership or Individual Owner	—	—	—		907,566.00	—
Capital Stock	20,000.00	—	15,000.00		210,100.00	83,999.00
Capital Reserves	—	—	—		—	—
Surplus	96,050.00	—	334,847.00		—	(6,275.00)
Total Liabilities and Capital	116,050.00	497,156.00	353,583.00		25,011,500.00	84,806.00

FINANCIAL REPORT FOR SECONDARY MORTGAGE LOAN COMPANIES AS OF DECEMBER 31, 1983

Name No. of Offices	Vista Mortgage Associates 1	Washington United Mortgage Corporation 1	Wells Fargo Credit Corporation 1	WestAmerica Mortgage Company 1	Yegen Associates, Inc. 5	Meyer Zendell, Inc. 1
Assets						
Cash and Due From Banks	DID	728.00	(2,000.00)	DID	145,559.00	24,636.00
Secondary Mortgage Loans Receivable	NOT	—	1,002,000.00	NOT	—	550,034.00
Accounts Receivable	FILE	167,267.00	—	OPERATE	—	4,800.00
Other Notes Receivable--Small Loan, etc.		—	—		—	—
Real Estate or Leasehold Improvements		14,032.00	—		984.00	—
Furniture, Fixtures and Equipment		—	3,000.00		10,317.00	154.00
Other Assets		971.00	22,000.00		3,439.00	11,627.00
Total Assets		182,998.00	1,025,000.00		160,299.00	591,251.00
Liabilities and Capital						
Accounts and Notes Payable	DID	—	916,000.00	DID	105,936.00	294,373.00
Bonds and Debentures Payable	NOT	—	—	NOT	—	—
Mortgages Payable	FILE	—	—	OPERATE	—	—
Other Liabilities		—	22,000.00		—	2,960.00
Valuation and Expense Reserves		—	10,000.00		—	20,567.00
Branch Office Capital		—	—		—	—
Net Worth—Partnership or Individual Owner		—	—		—	—
Capital Stock		1,000.00	—		—	5,000.00
Capital Reserves		—	63,000.00		—	—
Surplus		181,998.00	14,000.00		54,363.00	268,351.00
Total Liabilities and Capital		182,998.00	1,025,000.00		160,299.00	591,251.00

FINANCIAL REPORT FOR SMALL LOAN COMPANIES AS OF DECEMBER 31, 1983

Name No. of Offices	Arrow Finance Company 1	Associates Financial Services Company of New Jersey, Inc. 6	Avco Financial Services (New Jersey) 41	Beneficial Finance Co. of New Jersey 41	C.I.T. Financial Services, Inc. 7
Assets					
Cash and Due From Banks	47,275.00	103,137.00	71,934.00	97,592.00	15,960.00
Loans Receivable-New Jersey	731,339.00	8,579,258.00	40,771,455.00	59,431,408.00	1,737,994.00
Loans Receivable-Other States	—	—	—	488,070.00	—
Secondary Mortgage Loans	—	—	—	—	—
Installment Sales Contracts	—	798,650.00	5,228,123.00	2,916,689.00	—
Accounts Receivable	185,000.00	230,572.00	44,386,325.00	—	—
Real Estate or Leasehold Improvements	—	—	507,512.00	275,351.00	—
Furniture, Fixtures and Equipment	6,616.00	117,674.00	—	383,350.00	—
Other Assets	—	23,747.00	578,621.00	173,734,972.00	20,418.00
Total Assets	970,230.00	9,853,038.00	91,543,970.00	237,327,432.00	1,774,372.00
Liabilities and Capital					
Accounts and Notes Payable	90,000.00	8,510,483.00	87,292,853.00	111,813,282.00	10,879.00
Bonds and Debentures Payable	744,201.00	—	—	—	—
Other Liabilites	26,089.00	182,760.00	1,023,028.00	6,054,155.00	2,841.00
Valuation and Expense Reserves	20,922.00	282,872.00	3,228,089.00	7,207,532.00	52,055.00
Branch Office Capital	—	—	—	97,488,906.00	1,708,597.00
Net Worth-Partnership or Individual Owner	—	—	—	—	—
Capital Stock	25,000.00	25,000.00	—	1,000,000.00	—
Capital Reserves	1,000.00	3,531,000.00	—	—	—
Surplus	63,018.00	(2,679,077.00)	—	13,763,557.00	—
Total Liabilities and Capital	970,230.00	9,853,038.00	91,543,970.00	237,327,432.00	1,774,372.00

FINANCIAL REPORT FOR SMALL LOAN COMPANIES
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Name No. of Offices	Carroll Financial Corporation 1	Commercial Credit Corporation 2	Community Finance, Inc. 1	Consumers Financial Services of Morris County 1	Credithrift of America, Inc. 3
Assets					
Cash and Due From Banks	DID	315.00	95,942.00	47,522.00	29,023.00
Loans Receivable-New Jersey	NOT	—	1,140,115.00	1,396,729.00	2,321,290.00
Loans Receivable-Other States	OPERATE	—	—	—	—
Secondary Mortgage Loans		—	—	—	—
Installment Sales Contracts		4,069.00	1,680,320.00	—	140,886.00
Accounts Receivable		13,585.00	18,764.00	730,000.00	720.00
Real Estate or Leasehold Improvements		—	—	—	—
Furniture, Fixtures and Equipment		—	39,825.00	18,833.00	16,436.00
Other Assets		—	100,844.00	—	2,060,533.00
Total Assets		17,969.00	3,075,810.00	2,193,084.00	4,568,888.00
Liabilities and Capital					
Accounts and Notes Payable	DID	2,658.00	1,654,158.00	5,000.00	4,251,980.00
Bonds and Debentures Payable	NOT	—	763,900.00	1,594,052.00	—
Other Liabilites	OPERATE	1,705.00	467,496.00	216,452.00	55,661.00
Valuation and Expense Reserves		44,669.00	56,409.00	29,035.00	113,849.00
Branch Office Capital		(31,063.00)	—	—	—
Net Worth-Partnership or Individual Owner		—	—	—	—
Capital Stock		—	88,000.00	50.00	50,000.00
Capital Reserves		—	—	4,950.00	—
Surplus		—	45,847.00	343,545.00	97,398.00
Total Liabilities and Capital		17,969.00	3,075,810.00	2,193,084.00	4,568,888

FINANCIAL REPORT FOR SMALL LOAN COMPANIES
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Name No. of Offices	Domestic Finance Corporation 1	Equitable Loan Service of Elizabeth 1	FinanceAmerica Corporation 5	Finance One of New Jersey, Inc. 14	First Mutual Loans 1
Assets					
Cash and Due From Banks	400.00	12,135.00	3,934.00	19,643.00	1,146.00
Loans Receivable-New Jersey	484,460.00	805,698.00	642,082.00	24,250,348.00	11,432.00
Loans Receivable-Other States	—	—	—	—	—
Secondary Mortgage Loans	—	—	—	—	—
Installment Sales Contracts	146.00	—	4,332,642.00	3,122,619.00	—
Accounts Receivable	9,246.00	—	723,319.00	565,830.00	21,248.00
Real Estate or Leasehold Improvements	—	4,016.00	—	59,891.00	—
Furniture, Fixtures and Equipment	982.00	2,963.00	69,422.00	184,139.00	—
Other Assets	—	—	66,825,263.00	140,939.00	1,250.00
Total Assets	495,234.00	824,812.00	72,596,662.00	28,343,409.00	35,076.00
Liabilities and Capital					
Accounts and Notes Payable	4,779.00	727,170.00	69,610,431.00	23,689,322.00	—
Bonds and Debentures Payable	—	—	—	—	—
Other Liabilites	410.00	347.00	1,566,118.00	904,880.00	950.00
Valuation and Expense Reserves	17,285.00	3,057.00	1,021,029.00	2,038,677.00	714.00
Branch Office Capital	472,760.00	—	—	—	—
Net Worth-Partnership or Individual Owner	—	94,238.00	—	—	—
Capital Stock	—	—	30,000.00	1,000.00	25,000.00
Capital Reserves	—	—	—	—	—
Surplus	—	—	369,084	1,709,530.00	8,412.00
Total Liabilities and Capital	495,234.00	824,812.00	72,596,662.00	28,343,409.00	35,076.00

FINANCIAL REPORT FOR SMALL LOAN COMPANIES
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Name No. of Offices	First National Fidelity Corporation 1	Fleet Finance, Inc. 1	Fort Lee Finance Company, Inc. 1	Freedom Finance Co., Inc. 1	Household Finance Corporation 42
Assets					
Cash and Due From Banks	62,574.00	201.00	99,241.00	35,383.00	155,711.00
Loans Receivable-New Jersey	130,354.00	194,442.00	374,152.00	518,405.00	48,948,596.00
Loans Receivable-Other States	1,607,487.00	—	—	—	—
Secondary Mortgage Loans	—	—	—	—	41,186,154.00
Installment Sales Contracts	—	13,132.00	—	—	9,437,904.00
Accounts Receivable	12,266.00	—	719,326.00	219.00	—
Real Estate or Leasehold Improvements	—	—	21,969.00	—	92,540.00
Furniture, Fixtures and Equipment	811.00	—	1,172.00	739.00	137,739.00
Other Assets	30,456.00	12.00	153,166.00	482.00	162,814.00
Total Assets	1,843,948.00	207,787.00	1,369,026.00	555,228.00	100,121,458.00
Liabilities and Capital					
Accounts and Notes Payable	1,235,811.00	207,529.00	180,000.00	—	—
Bonds and Debentures Payable	—	—	1,011,740.00	—	—
Other Liabilites	382,442.00	258.00	16,918.00	11,466.00	—
Valuation and Expense Reserves	34,161.00	—	3,742.00	34,609.00	—
Branch Office Capital	—	—	—	509,153.00	100,121,458.00
Net Worth-Partnership or Individual Owner	—	—	—	—	—
Capital Stock	53,000.00	—	366,850.00	—	—
Capital Reserves	—	—	—	—	—
Surplus	138,534.00	—	(210,224.00)	—	—
Total Liabilities and Capital	1,843,948.00	207,787.00	1,369,026.00	555,228.00	100,121,458.00

FINANCIAL REPORT FOR SMALL LOAN COMPANIES
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Name No. of Offices	Jefferson Loan Company, Inc. 1	Liberal Finance Service of Parsippany 1	Milford Finance Corporation 1	Modern Finance Company 1	Morris County Loan and Finance Association, Inc. 1
Assets					
Cash and Due From Banks	47,685.00	59,149.00	DID	—	17,940.00
Loans Receivable-New Jersey	1,424,578.00	1,477,830.00	NOT	51,994.00	554,848.00
Loans Receivable-Other States	—	—	OPERATE	—	—
Secondary Mortgage Loans	—	—		—	—
Installment Sales Contracts	—	—		—	—
Accounts Receivable	—	—		—	—
Real Estate or Leasehold Improvements	—	—		—	—
Furniture, Fixtures and Equipment	14,415.00	3,654.00		—	3,000.00
Other Assets	98,687.00	10,619.00		—	600.00
Total Assets	1,585,365.00	1,551,252.00		51,994.00	576,388.00
Liabilities and Capital					
Accounts and Notes Payable	360,200.00	1,228,614.00	DID	575,873.00	222,504.00
Bonds and Debentures Payable	1,093,026.00	—	NOT	500.00	—
Other Liabilites	35,942.00	30,000.00	OPERATE	151.00	147,506.00
Valuation and Expense Reserves	40,132.00	47,796.00		5,199.00	—
Branch Office Capital	—	244,842.00		—	—
Net Worth-Partnership or Individual Owner	—	—		—	—
Capital Stock	50,000.00	—		25,200.00	50,000.00
Capital Reserves	(408,669.00)	—		2,190.00	—
Surplus	414,734.00	—		(557,119.00)	156,378.00
Total Liabilities and Capital	1,585,365.00	1,551,252.00		51,994.00	576,388.00

FINANCIAL REPORT FOR SMALL LOAN COMPANIES
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Name No. of Offices	Norwest Financial New Jersey, Inc. 11	Penn Loan Company 1	Pioneer Finance & Mortgage Inc. 1	Public Finance Service of New Jersey, Inc. 1	Security Pacific Finance Corp. 15
Assets					
Cash and Due From Banks	32,883.00	19,522.00	11,930.00	1,620.00	4,841.00
Loans Receivable-New Jersey	12,384,114.00	689,323.00	987,520.00	1,290,383.00	8,857,883.00
Loans Receivable-Other States	—	—	—	—	672,746.00
Secondary Mortgage Loans	—	—	—	—	—
Installment Sales Contracts	3,080,280.00	—	—	—	—
Accounts Receivable	101,553.00	312.00	25,549.00	—	(27,487.00)
Real Estate or Leasehold Improvements	15,877.00	4,388.00	43,757.00	—	792.00
Furniture, Fixtures and Equipment	56,755.00	4,033.00	5,837.00	—	23,988.00
Other Assets	8,834.00	21,329.00	10,000.00	35,665.00	161,807.00
Total Assets	15,680,296.00	738,907.00	1,084,593.00	1,327,668.00	9,694,570.00
Liabilities and Capital					
Accounts and Notes Payable	12,296,144.00	384,500.00	982,102.00	862,835.00	9,708,074.00
Bonds and Debentures Payable	—	99,400.00	—	—	4,395.00
Other Liabilites	783,475.00	15,961.00	47,094.00	—	—
Valuation and Expense Reserves	514,146.00	15,185.00	12,344.00	51,416.00	274,296.00
Branch Office Capital	—	—	—	(50,000.00)	—
Net Worth-Partnership or Individual Owner	—	—	—	—	—
Capital Stock	1,000.00	106,900.00	50,000.00	1,000.00	—
Capital Reserves	249,000.00	—	400.00	149,000.00	—
Surplus	1,836,531.00	116,961.00	(7,347.00)	313,417.00	(292,195.00)
Total Liabilities and Capital	15,680,296.00	738,907.00	1,084,593.00	1,327,668.00	9,694,570.00

FINANCIAL REPORT FOR SMALL LOAN COMPANIES
AS OF
DECEMBER 31, 1983

Name No. of Offices	Somerset Finance Co. 1	Sun Finance and Mortgage 1	Town Finance Co., Inc. 1	Transamerica Financial Services, Inc. 1
Assets				
Cash and Due From Banks	28,132.00	183,777.00	36,495.00	59,404.00
Loans Receivable-New Jersey	626,496.00	697,180.00	228,671.00	—
Loans Receivable-Other States	—	—	—	—
Secondary Mortgage Loans	—	—	—	—
Installment Sales Contracts	—	—	—	—
Accounts Receivable	—	447,130.00	—	3,000.00
Real Estate or Leasehold Improvements	—	—	210.00	1,553.00
Furniture, Fixtures and Equipment	9,939.00	24,932.00	2,832.00	6,527.00
Other Assets	600.00	2,334.00	2,025.00	139,000.00
Total Assets	665,167.00	1,355,353.00	270,233.00	209,484.00
Liabilities and Capital				
Accounts and Notes Payable	584,700.00	270,385.00	—	833,108.00
Bonds and Debentures Payable	—	673,400.00	—	75,400.00
Other Liabilites	21,931.00	47,914.00	789.00	—
Valuation and Expense Reserves	13,855.00	26,637.00	—	—
Branch Office Capital	—	—	269,444.00	—
Net Worth-Partnership or Individual Owner	44,681.00	—	—	—
Capital Stock	—	25,000.00	—	—
Capital Reserves	—	—	—	5,000.00
Surplus	—	312,017.00	—	(704,024.00)
Total Liabilities and Capital	665,167.00	1,355,353.00	270,233.00	209,484.00

PART II-A

DIVISION OF SAVINGS AND LOAN ASSOCIATIONS
RESUME OF PROCEEDINGS

For the year ending December 31, 1983

During the past twelve months:

There were five mergers involving six state chartered savings and loan associations, eliminating four associations; this resulted in a net decrease of four associations since December 31, 1982.

Mergers:

Midtown Savings and Loan Association, Newark into Carteret Savings and Loan Association, F.A., Newark

Revere Savings and Loan Association, Bernardsville, into Roselle Savings and Loan Association, Roselle

Rosedale-Cinnaminson Savings and Loan Association, Camden, into Penn Federal Savings and Loan Association, Newark

Suburban Savings and Loan Association, Wayne, into Anchor Savings Bank FSB, Northport, New York

Twin Boro Federal Savings and Loan Association, Eatontown, into Marine View Savings and Loan Association, Middletown

The following liquidating corporations ceased to exist as a corporate entity during 1983 having filed certificate of termination upon completion of liquidation:

Newfield Savings and Loan Association Liquidating Corporation, Newfield

Sentinel Savings and Loan Association Liquidating Corporation, Moorestown

Terminal Building and Loan Association Liquidating Corporation, Camden

Liquidation has not as yet been completed by the following liquidating companies as of December 31, 1983:

Delaware Valley Savings and Loan Association Liquidating Corporation, Barrington

Yorkship Square Savings and Loan Association Liquidating Corporation, Camden

Branches Withdrawn:

Columbia Savings and Loan Association, Fair Lawn, withdrew its application for commissioner's approval of a branch office to be located at the southeast corner of the intersection of Old Bridge Plaza and Cottrell Road, Old Bridge Township, Middlesex County.

Branches Cancelled:

Center Savings and Loan Association, Clifton, advised the Department of its decision to abandon the approved but unopened branch office to be located at 3 Green Hill Road, Parsippany-Troy Hills Township, Morris County.

Valley Savings and Loan Association, Closter advised the Department of its decision to sell the property where it was anticipated to locate the approved but unopened branch at the southeast corner of Grand Avenue and Philips Parkway, Montvale, Bergen County.

Branch Offices Closed:

Cape May County Savings and Loan Association, Cape May Court House, advised the Department of their decision to close auxiliary office at 219 North Main Street, Cape May Court House, Cape May County.

Metuchen Savings and Loan Association, Metuchen, advised the Department of their decision to close branch at 550 Hoes Lane, Piscataway, Middlesex County.

North Jersey Savings and Loan Association, Passaic, advised the Department of their decision to close branch at 246-I Livingston Street, Northvale, Bergen County.

Shadow Lawn Savings and Loan Association, Long Branch, advised the Department of their decision to close branch at southeast corner of Shrewsbury Avenue and Sycamore Avenue, Shrewsbury, Monmouth County. Premises sold to United Counties Trust Company.

Shadow Lawn Savings and Loan Association, Long Branch, advised the Department of their decision to close branch at 176 Route 34, Aberdeen, Monmouth County. Premises sold to United Jersey Bank.

Tri-County Savings and Loan Association, Camden, advised the Department of their decision to close branch at 301 White Horse Pike, Barrington, Camden County.

By Commissioner's decision, permission was granted to change the location of branch office:

Sturdy Savings and Loan Association, Stone Harbor to change the location of a branch office from the Breakwater Plaza, Lower Township, Cape May County, to the east side of Bayshore Road, approximately 300 feet north of the intersection of Ferry Road and Bayshore Road, Lower Township, Cape May County.

By Commissioner's decision, permission was granted to change the location of an approved but unopened branch office:

Columbia Savings and Loan Association, Fair Lawn, Bergen County, to change the location of an approved but unopened branch office from the Franklin Plaza Shopping Center, Franklin Township, Somerset County, to the southeast corner of the intersection of Route 27 and Cozzens Lane, North Brunswick, Middlesex County.

Branch Offices Sold

Application by North Jersey Savings and Loan Association, Passaic, Passaic County, to sell three of its branch offices to Carteret Savings and Loan Association, F.A.: 265 Bloomfield Avenue, Caldwell, Essex County; 444 East Main Street, Chester, Morris County, and 23 Little Falls Road, Fairfield, Essex County. Federal approval was granted on April 27, 1983, and the Department notified North Jersey Savings and Loan Association by letter dated April 27, 1983 that we had no objection to the completion of this transaction.

North Jersey Savings and Loan Association, Passaic, Passaic County, sold a branch office located at 246-I Livingston Street, Northvale, Bergen County, to Provident Savings Bank effective October 28, 1983.

New Stock Charter Savings and Loan Association Deemed Abdicated:

Effective March 2, 1983, the application for a new stock charter savings and loan association, approved by the Commissioner of Banking on January 21, 1981, and to be known as First Sussex County Savings and Loan Association, was deemed abdicated due to failure to commence operations.

BRANCH APPLICATIONS, APPROVALS AND OPENINGS IN 1983:

Association	Location	Application Date	Approval Date	Date Opened
Center Savings and Loan Association, Clifton	A&P Shopping Center, S/W Corner of intersection of Main Street (Route 53) and Indian Road, Denville, Morris County	11-4-83		
Columbia Savings and Loan Association, Fair Lawn	Marlboro Plaza Shopping Center, Routes 520 and 9, Marlboro Twp., Monmouth County	2-7-83	4-29-83	11-14-83
East Jersey Savings and Loan Association, Deal	1323 Third Avenue, Spring Lake, Monmouth County	6-29-83	9-29-83	
First Savings and Loan Association, Bayonne	171-173 Broadway, Bayonne, Hudson County	9-22-83		
Gibraltar Savings and Loan Association, Mendham	Shop-Rite of Emerson Supermarket on Old Hook Road between Main Street & Bogerts Mill Road, Emerson, Bergen County		5-12-83	10-29-83
Irving Savings and Loan Association, Paterson	583 Ringwood Avenue, Wanaque, Passaic County (Former branch office of First Jersey Savings and Loan Association, Wyckoff)	9-6-83	10-7-83	12-19-83
	1962 Union Valley Road, West Milford, Passaic County (Former branch office of First Jersey Savings and Loan Association, Wyckoff)	9-6-83	10-7-83	12-19-83
	Berkshire Valley Road, Jefferson, Morris County (Former branch office of First Jersey Savings and Loan Association, Wyckoff)	9-6-83	10-7-83	12-19-83
	Nees Plaza, Route 23, Riverdale, Morris County (Former branch office of First Jersey Savings and Loan Association, Wyckoff)	9-6-83	10-7-83	12-19-83
Lakeland Savings and Loan Association, Succasunna	Route 94 at Willows Avenue, Fredon, Sussex County (Former branch of American National Bank)	8-2-83	10-7-83	
	Route 517 at Kennedy Road, Green Twp., Tranquility, Sussex County (Former branch of American National Bank)	8-2-83	10-7-83	
Queen City Savings and Loan Association, Plainfield	101 Homestead Drive, Mansfield Twp., Burlington County	5-16-83	10-7-83	
Roselle Savings and Loan Association, Roselle	14 Morristown Road, Bernardsville, Somerset County	8-15-83	9-7-83	10-31-83

Association	Location	Application Date	Approval Date	Date Opened
	118 West Main Street, High Bridge, Hunterdon County	8-15-83	9-7-83	10-31-83
Spencer Savings and Loan Association, Garfield	800 River Drive, Garfield, Bergen County	1-6-83	3-23-83	

BRANCH OFFICES APPROVED PRIOR TO 1983 BUT OPENED IN 1983:

Association	Location	Date Opened
Farmers' and Mechanics' Savings and Loan Association Burlington Township	6500 Eayrestown Road Lumberton Township, Burlington County	2-7-83
First Savings and Loan Association, Penns Grove	221 Shell Road Carneys Point, Salem County	5-25-83
Inter-Boro Savings and Loan Association, Cherry Hill	Route 73 & Brick Road Evesham Township, Burlington County	4-4-83
Jersey Shore Savings and Loan Association, Toms River	1071 Route 37 West Toms River, Ocean County	6-1-83
Marine View Savings and Loan Association, Middletown	94 Broad Street Eatontown, Monmouth County	3-21-83
Security Savings and Loan Association, Vineland	Broad Street & Garfield Avenue, Palmyra, Burlington County	4-29-83
Security Savings and Loan Association, Vineland	Route 130 at Meeting House Road, Cinnaminson, Burlington County	4-29-83
Security Savings and Loan Association, Vineland	Route 206 & Medford Lakes Road, Tabernacle Township, Burlington County	4-29-83
Security Savings and Loan Association, Vineland	206 State Highway Route 130 Delran Township, Burlington County	4-29-83
Security Savings and Loan Association, Vineland	Tuckerton Road & Tauton Road, Medford Township, Burlington County	4-29-83

STOCK ASSOCIATIONS

Association	Application Date	Approval Date
First Sussex County Savings and Loan Association, Hampton Township, Sussex County (new charter)	10-26-77	1-21-81*
Centennial Savings and Loan Association, Pennington, Mercer County (Supervisory conversion from mutual charter and simultaneous acquisition by Larson Mortgage Company)	8-31-83	9-26-83†
City of Burlington Savings and Loan Association (Supervisory conversion from mutual charter and simultaneous acquisition by First Investors Consolidated Corporation, New York)	7-6-83	9-26-83†
Robert Treat Savings and Loan Association, Newark, Essex County (Supervisory conversion from mutual charter and simultaneous acquisition by Wilshire Oil Company, Texas)	12-5-83	

*Effective March 2, 1983, this application was deemed abdicated due to failure to commence operations.
†Awaiting federal regulatory approval at December 31, 1983.

SERVICE CORPORATIONS

The following state-chartered savings and loan associations have formed service corporations, pursuant to Title 3:27-4.6 of the Department of Banking Regulations and Section 545.9-1 of the Federal Home Loan Bank System Regulations.

AMSAV SERVICE CORPORATION—American Savings and Loan Association, Bloomfield; incorporated April 15, 1977.

ANCHOR SERVICE CORP.—Anchor Savings and Loan Association, Somer Point; incorporated October 23, 1980.

B.F. HOME SERVICES, INC.—Franklin Savings and Loan Association, Salem; incorporated December 29, 1982.

BAYONNE SERVICE CORP.—First Savings and Loan Association, Bayonne; incorporated November 12, 1982.

BERGEN FUNDING CORP.—First Jersey Savings and Loan Association, Wyckoff; incorporated November 3, 1983.

BROADWAY MANAGEMENT SERVICES—Columbia Savings and Loan Association, Fair Lawn; incorporated November 3, 1982.

CAMCO SERVICE, INCORPORATED—Cape May County Savings and Loan Association, Cape May Court House; incorporated August 14, 1978.

CASH PLUS OF NEW JERSEY, INC.—Charter Savings and Loan Association, Randolph Township; incorporated June 16, 1976. Acquired by Lincoln Federal Savings and Loan Association July 1, 1982, through merger with Equity Savings and Loan Association.

CEDAR GROVE SERVICE CORP.—Cedar Grove Savings and Loan Association, Cedar Grove; incorporated April 22, 1981. Acquired by First DeWitt Savings and Loan Association August 26, 1982, through merger with Cedar Grove Savings and Loan Association.

CHALDER INVESTMENT CORPORATION—Polifly Savings and Loan Association, Hasbrouck Heights; incorporated April 21, 1982.

CITY SAVINGS SERVICE, CORP.—City of Burlington Savings and Loan Association, Burlington; incorporated April 15, 1980.

CLIFSAV SERVICE CORP., INC.—Clifton Savings and Loan Association, Clifton; incorporated September 2, 1975.

COLONIAL SERVICE CORPORATION—Colonial Savings and Loan Association, Roselle Park; incorporated September 2, 1975.

CRESTWOOD CORPORATION—Yorkwood Savings and Loan Association, Maplewood; incorporated April 6, 1971.

CS SERVICE CORPORATION—Charter Savings and Loan Association, Randolph Township; incorporated May 30, 1975.

CSL SERVICE CORP.—Center Savings and Loan Association, Clifton; incorporated November 23, 1981.

DELANCO FINANCIAL SERVICES CORPORATION—Delanco Savings and Loan Association, Delanco; incorporated January 23, 1980.

EMPIRE FINANCIAL CORPORATION—Empire Savings and Loan Association, Hammonton; incorporated October 15, 1980, effective November 1, 1980.

FAMILY FINANCIAL SERVICES, INC.—Prospect Park Savings and Loan Association, Haledon; incorporated February 9, 1982.

FELLOWSHIP FINANCIAL SERVICES, CORP.—Fellowship Savings and Loan Association, Bergenfield; incorporated December 1, 1982.

FELLOWSHIP FUNDING CORP.—Fellowship Savings and Loan Association, Bergenfield; incorporated May 21, 1981.

FIDELITY MUTUAL SERVICE CORPORATION—Fidelity Mutual Savings and Loan Association, Westmont; incorporated July 23, 1980.

FIFTEEN-O-ONE CORP.—South Jersey Savings and Loan Association, Turnersville; incorporated October 25, 1982.

15 TRINITY STREET CO., INC.—Newton Savings and Loan Association, Newton; incoporated January 6, 1983.

*FIRST JERSEY SERVICE CORPORATION—Shadow Lawn Savings and Loan Association, Long Branch; incorporated January 26, 1972.

*First Build Corp. (Subsidiary corporation of First Jersey Service Corporation); incorporated March 10, 1983.

FIRST MORTGAGE SERVICE CORPORATION—Acquired by Security Savings and Loan Association July 31, 1982, through merger with First Federal Savings and Loan Association of Burlington County, Cinnaminson. Name changed to Select Mortgage Corporation 11/28/83.

FIRST RESERVE SERVICE CORPORATION—West Orange Savings and Loan Association, West Orange; incorporated January 12, 1983.

FIRST SAVINGS SERVICE CORP.—First Savings and Loan Association, Penns Grove; incorporated October 25, 1979.

FIRST SERVICE CORPORATION OF BURLINGTON COUNTY—First Savings and Loan Association of Burlington County, Cinnaminson; incorporated July 24, 1975. Acquired by Security Savings and Loan Association July 31, 1982, through merger with First Federal Savings and Loan Association of Burlington County, Cinnaminson.

FOLESA SERVICE CORPORATION—Fort Lee Savings and Loan Association, Fort Lee; incorporated May 28, 1981.

THE FREEHOLD SAVINGS & LOAN SERVICE CORP.—Freehold Savings and Loan Association, Freehold; incorporated July 20, 1982.

FRIENDSHIP FINANCIAL SERVICES, INC.—Marine View Savings and Loan Association, Middletown; incorporated November 8, 1982.

GIBRALTAR RESOURCES CORPORATION—Gibraltar Savings and Loan Association, Mendham; incorporated February 28, 1983.

GIBRALTAR SERVICE CORPORATION—Gibraltar Savings and Loan Association, Mendham; incorporated August 20, 1980.

GLEN RIDGE BUSINESS CORP.—Glen Ridge Savings and Loan Association, Glen Ridge; incorporated February 10, 1983.

G.S. FINANCIAL SERVICES, INC.—Guttenberg Savings and Loan Association, Guttenberg; incorporated June 21, 1983.

HADDON SAVINGS & LOAN ASSOCIATION SERVICE CORP.—Haddon Savings and Loan Association, Haddon Heights; incorporated August 2, 1978.

HAMILTON SERVICE CORP.—Alexander Hamilton Savings and Loan Association, Paterson; incorporated November 20, 1981.

HOLLY FINANCIAL SERVICE CORPORATION—Millville Savings and Loan Association, Millville; incorporated August 30, 1978.

IBS SERVICE CORPORATION—Inter-Boro Savings and Loan Association, Cherry Hill; incorporated April 26, 1982.

I.S. SERVICE CORPORATION—Irving Savings and Loan Association, Paterson; incorporated September 10, 1980.

J.S. SERVICES INSURANCE COMPANY, INC.—Jersey Shore Savings and Loan Association, Toms River; incorporated April 26, 1982.

LAKELAND SAVINGS SERVICE CORPORATION—Lakeland Savings and Loan Association, Succasunna; incorporated December 7, 1982.

LAND FINANCIAL SERVICES, INC.—Farmers' and Mechanics' Savings and Loan Association, Burlington Township; incorporated October 12, 1982.

L.E.S. SERVICE CORPORATION—Llewellyn-Edison Savings and Loan Assocation, West Orange; incorporated November 19, 1976.

LORD CHATHAM SERVICE CORPORATION—Chatham Savings and Loan Association, Chatham; incorporated December 29, 1982.

MAGYAR SERVICE CORPORATION—Magyar Savings and Loan Association, New Brunswick; incorporated April 1, 1981.

MAIN SERVICE CORP.—Little Falls Savings and Loan Association, Little Falls; incorporated December 1, 1983.

MANASQUAN FINANCIAL SERVICES, INC.—Manasquan Savings and Loan Association, Wall Township; incorporated June 29, 1982.

MARINE VIEW INSURANCE SERVICES CORPORATION—Marine View Savings and Loan Association, Middletown; incorporated May 14, 1982.

MONFRED INC. SERVICE CORPORATION—Oritani Savings and Loan Association, Hackensack; incorporated September 23, 1966.

MON-GLO COMPUTER SERVICE CORPORATION—Monroe Savings and Loan Association, Williamstown; incorporated May 7, 1980.

THE MS&L SERVICE CORPORATION—Mercer Savings and Loan Association, Trenton; incorporated April 13, 1983.

MULTI SERVICE CORPORATION—Security Savings and Loan Association, Vineland; incorporated May 17, 1973.

MUTUAL AID SERVICE CO., INC.—Mutual Aid Savings and Loan Association, Manasquan; incorporated March 31, 1982.

NSL MORTGAGE CORPORATION—Nassau Savings and Loan Association, Princeton; incorporated September 8, 1983.

NSL SERVICE CORPORATION—Nassau Savings and Loan Association, Princeton; incorporated February 8, 1982.

NUTLEY SERVICE CORP.—Nutley Savings and Loan Association, Nutley; incorporated May 15, 1980.

OCHA SERVICE CORP.—Ocean City Home Savings and Loan Association, Ocean City; incorporated February 9, 1983.

OCTA SERVICES COMPANY, INC.—Atco Savings and Loan Association, Atco; incorporated August 28, 1978.

THE OLD RELIABLE CORPORATION, INC.—Central Jersey Savings and Loan Association, East Brunswick; incorporated August 21, 1979.

132 NASSAU PRINCETON CORPORATION—Incorporated January 17, 1975; Ac-

quired by Security Savings and Loan Association, Vineland, July 1, 1982, through merger with Princeton Savings and Loan Association.

ORMON, INC.—Oritani Savings and Loan Association, Hackensack; incorporated March 9, 1979.

PALSERVCO, INC.—Palisade Savings and Loan Association, West New York; incorporated December 29, 1982.

PAMRAPO SERVICE CORPORATION, INC.—Pamrapo Savings and Loan Association, Bayonne; incorporated November 13, 1975.

PARTICIPATIONS, INC.—Jersey Shore Savings and Loan Association, Toms River; incorporated July 2, 1976.

PROSPECT FINANCIAL SERVICES CORP.—Prospect Park Savings and Loan Association, Haledon; incorporated November 14, 1979.

QUEEN CITY SERVICE CORPORATION—Queen City Savings and Loan Association, Plainfield; incorporated July 12, 1972.

RAMSEY CONSUMER SERVICE CORPORATION—Ramsey's Savings and Loan Association, Ramsey; incorporated April 16, 1982.

RAPID MONEY SERVICE, INC.—Incorporated January 4, 1977. Acquired by Jersey Shore Savings and Loan Association July 11, 1982, through merger with Keystone Savings and Loan Association.

RARITAN VALLEY MORTGAGE, INC.—Raritan Valley Savings and Loan Association, East Brunswick; incorporated March 1, 1978.

RARITAN VALLEY SERVICE CORPORATION—Raritan Valley Savings and Loan Association, East Brunswick; incorporated May 1, 1974.

REVERE SERVICE FINANCIAL CORP.—Incorporated January 8, 1981. Acquired by Roselle Savings and Loan Association through merger with Revere Savings and Loan Association, effective October 31, 1983.

R.S.L. ALLIANCE SERVICES, INC.—Reliance Savings and Loan Association, Rahway; incorporated September 28, 1982.

*R.S.L. INVESTMENT CORPORATION—Riverside Savings and Loan Association, Riverside; incorporated July 6, 1976.

*Riverside/Westbrook House, Inc. (subsidary corporation of R.S.L. Investment Corporation), Riverside; incorporated June 15, 1982.

R.V. LAND, INC.—Raritan Valley Savings and Loan Association, East Brunswick; incorporated October 10, 1979.

R.V. MORTGAGE, INC.—Raritan Valley Savings and Loan Association, East Brunswick; incorporated October 10, 1979.

ROMA S & L SERVICE CORPORATION—Roma Savings and Loan Association, Trenton; incorporated November 30, 1982.

ROSELLE SAVINGS INSURANCE AGENCY, INC.—Roselle Savings and Loan Association, Roselle; incorporated April 13, 1983.

SAVER'S FINANCIAL SERVICE CORPORATION—First Savings and Loan Association, Perth Amboy; incorporated April 21, 1982.

SECURITY DISCOUNT BROKERAGE CORPORATION—Security Savings and Loan Association, Vineland; incorporated October 25, 1982.

SELECT MORTGAGE CORPORATION—Security Savings and Loan Association, Vineland; incorporated August 1, 1979 as First Mortgage Service Corporation.

*SENTRY SERVICE CORPORATION—Incorporated September 4, 1975. Acquired by North Jersey Savings and Loan Association, Passaic, May 28, 1981, through merger with Sentry Savings and Loan Association.

*Sentry Development Corporation (subsidiary corporation of Sentry Service Corporation); incorporated December 27, 1982.

78 CORPORATION—Incorporated September 26, 1979. Acquired by Roselle Savings and Loan Association, Roselle, October 31, 1983, through merger with Revere Savings and Loan Association.

SEVENTY SIP CORPORATION—Statewide Savings and Loan Association, Jersey City; incorporated July 24, 1972.

S.F.C., INC.—Somerset Savings and Loan Association, Bound Brook; incorporated July 14, 1983.

6TH & LANDIS CORP.—Landis Savings and Loan Association, Vineland; incorporated January 26, 1979.

SOMERHILLS SERVICE CORP.—American Savings and Loan Association, Bloomfield; incorporated September 17, 1980.

SOMERSET CONSUMER SERVICE, INC.—Somerset Savings and Loan Association, Bound Brook; incorporated September 3, 1982.

SPENCER GENERAL SERVICE CORPORATION—Spencer Savings and Loan Association, Garfield; incorporated September 3, 1982.

31 NORTH INVESTMENT CORPORATION—Centennial Savings and Loan Association, Pennington; incorporated February 22, 1982.

TRI-COUNTY CONSUMER LOAN CORPORATION—Tri-County Savings and Loan Association, Camden; incorporated March 14, 1978.

UNITED BROKERAGE SERVICES—United Savings and Loan Association, Trenton; incorporated June 14, 1983.

U.S. & L. SERVICE CORP.—United Savings and Loan Association, Trenton; incorporated November 23, 1982.

VERVALEN, INC.—Valley Savings and Loan Association, Closter; incorporated April 1, 1981.

VOLUNTEER SERVICES I—Volunteer Savings and Loan Association, Little Ferry; incorporated November 18, 1982.

WESSEX SERVICE CORPORATION—West Essex Savings and Loan Association, Caldwell; incorporated May 29, 1980.

WEST ESSEX SAVINGS INSURANCE AGENCY, INC.—West Essex Savings and Loan Association, Caldwell; incorporated December 8, 1982.

WEST MEADOW REALTY, INC.—Prospect Park Savings and Loan Association, Haledon; incorporated November 10, 1981.

WHITE HORSE SAVINGS SERVICE CORPORATION—White Horse Savings and Loan Association, Trenton; incorporated January 24, 1983.

WINSAVE SERVICE CORP.—American Savings and Loan Association, Bloomfield; incorporated December 30, 1982.

YOUNG MEN'S SERVICE CORPORATION—Young Men's Savings and Loan Association, Bridgeton; incorporated October 10, 1978.

PART II-B

AGGREGATE STATISTICAL COMPARISONS, SAVINGS AND LOAN AND BUILDING AND LOAN ASSOCIATIONS

NEW JERSEY DEPARTMENT OF BANKING
SAVINGS AND LOAN DIVISION
MEMBERSHIP SUMMARY AS OF DECEMBER 31, 1983

County (A)	No. of Depositors	No. of Mortgagors	No. of Other Borrowers	Total Membership
Atlantic	42,026	6,398	741	49,165
Bergen	501,127	72,773	12,236	586,136
Burlington	46,127	9,198	1,487	56,812
Camden	138,053	18,212	3,559	159,824
Cape May	52,901	7,088	907	60,896
Cumberland	127,983	16,898	12,322	157,203
Essex	302,667	36,564	6,153	345,384
Gloucester	38,329	2,855	1,256	42,440
Hudson	261,106	31,241	14,249	306,596
Mercer	152,882	15,548	3,799	172,229
Middlesex	172,494	19,507	3,870	195,871
Monmouth	185,443	19,762	4,289	209,494
Morris	80,657	13,156	3,326	97,139
Ocean	103,559	16,805	8,026	128,390
Passaic	328,146	44,258	6,024	378,428
Salem	29,428	2,784	1,948	34,160
Somerset	54,725	3,605	2,067	60,397
Sussex	5,551	796	144	6,491
Union	185,718	20,861	10,955	217,534
TOTAL	2,808,922	358,309	97,358	3,264,589

(A) County designation relates to principal office location.

NEW JERSEY DEPARTMENT OF BANKING
SAVINGS AND LOAN DIVISION
SUMMARY OF DEPOSITS BY COUNTY
AS OF DECEMBER 31, 1983

County	Number of Offices			Total Deposits Per County
	Principal	Branch	Total	
Atlantic	3	9	12	$ 299,931,677
Bergen	18	77	95	2,835,944,547
Burlington	8	20	28	581,335,606
Camden	15	19	34	845,153,945
Cape May	7	13	20	209,953,549
Cumberland	6	6	12	412,747,964
Essex	13	25	38	1,539,473,019
Gloucester	7	7	14	98,386,151
Hudson	8	16	24	1,163,789,286
Hunterdon	—	9	9	149,305,210
Mercer	8	16	24	848,445,069
Middlesex	8	31	39	1,185,469,080
Monmouth	7	31	38	1,005,489,676
Morris	6	26	32	655,748,385
Ocean	2	27	29	463,110,552
Passaic	11	38	49	1,833,640,573
Salem	3	4	7	124,059,052
Somerset	2	13	15	396,554,013
Sussex	1	9	10	83,952,212
Union	7	22	29	1,168,935,257
Warren	—	2	2	19,358,478
Total December 31, 1983	140	420	560	$15,920,783,301
Total December 31, 1982	144	452	596	15,351,280,538
Increase (Decrease)	(4)	(32)	(36)	569,502,763
% Increase (Decrease)	(2.8%)	(7.1%)	(6.0%)	3.7

NEW JERSEY
SAVINGS AND
COMPARATIVE STATEMENTS OF

(IN THOUSANDS)

	1950	1960	1970
Number of Associations	**470**	**406**	**309**
ASSETS			
Construction Mortgages	$ —	$ —	$ —
Conventional Mortgages	342,506	1,446,929	3,497,893
FHA/VA Mortgages	137,885	629,454	1,457,303
Contracts & LTF's	1,769	1,389	3,659
Total Mortgage Loans	$482,160	$2,077,772	$4,958,855
Less: Loans in Process[1]	7,459	16,892	45,896
Net Mortgage Loans	474,701	2,060,880	4,912,959
Mortgage-Backed Securities	—	—	—
Total Mortgage Portfolio	$474,701	$2,060,880	$4,912,959
Other Loans	5,452	22,583	80,361
Real Estate Owned	243	1,355	6,529
Cash	45,472	109,370	202,672
Liquid Investments	72,590	131,815	267,536
Other Investments	11,257	50,146	174,967
Fixed Assets	3,044	24,757	58,162
Invest. in Service Corp.	—	—	—
Other Assets	1,530	3,780	73,595
Total Assets	$614,289	$2,404,686	$5,776,781

[1] Loans in Process in Prior Periods Reclassified in Accordance With Current Reporting Requirements.

DEPARTMENT OF BANKING
LOAN DIVISION
FINANCIAL POSITION AS OF DECEMBER 31

1975	1980	1981	1982	1983
220	182	166	144	140
$ —	$ —	$ 244,679	$ 299,895	$ 431,696
6,227,613	10,483,842	10,299,179	8,977,458	8,582,968
2,209,937	2,497,471	2,278,468	1,658,316	1,591,358
2,403	2,352	2,892	6,298	9,215
$ 8,439,953	$12,983,665	$12,825,218	$10,944,967	$10,615,237
66,436	120,138	99,258	111,752	188,503
8,373,517	12,863,527	12,725,960	10,830,215	10,426,734
630,111	2,558,337	3,221,582	2,659,181	3,067,752
$ 9,003,628	$15,421,864	$15,947,542	$13,489,396	$13,494,486
161,977	502,323	557,914	411,807	560,469
15,344	14,675	14,489	22,866	17,297
187,906	211,277	319,825	275,280	420,223
325,885	1,815,576	2,075,158	1,571,550	1,976,842
571,802	277,080	99,364	511,851	479,383
116,370	189,727	206,682	164,606	189,005
24,025	119,989	155,604	182,939	72,283
195,963	239,601	477,609	887,593	852,356
$10,602,900	$18,792,112	$19,854,187	$17,517,888	$18,062,344

NEW JERSEY
SAVINGS AND
COMPARATIVE STATEMENTS OF

(IN THOUSANDS)

	1950	1960	1970
Number of Associations	**470**	**406**	**309**
LIABILITIES AND NET WORTH			
JUMBO Certificates	$ —	$ —	$ —
Money Market Certificates	—	—	—
Other Certificates	—	—	1,388,444
Regular Deposits	544,470	2,187,984	3,701,576
NOW Accounts	—	—	—
Checking Accounts	—	—	—
Total Deposits[1]	$544,470	$2,187,984	$5,090,020
FHLB Advances	19,782	27,447	185,812
Other Borrowings	4,131	6,331	8,097
Other Liabilities	3,135	23,474	112,089
Total Liabilities	$571,518	$2,245,236	$5,396,018
Net Worth			
Cap. Stock & Paid in Surplus	$ —	$ —	$ —
Retained Earnings:			
Restricted	27,723	137,653	283,190
Unrestricted	15,048	21,797	97,573
Total Net Worth	$ 42,771	$ 159,450	$ 380,763
Total Liabilities & Net Worth	$614,289	$2,404,686	$5,776,781
[1]Includes IRA/KEOGH Deposits	$ —	$ —	$ —

DEPARTMENT OF BANKING
LOAN DIVISION
FINANCIAL POSITION AS OF DECEMBER 31

1975 220	1980 182	1981 166	1982 144	1983 140
$ —	$ —	$ 510,051	$ 298,990	$ 255,318
—	6,338,003	7,013,732	4,831,105	4,330,055
3,789,163	4,714,686	4,559,695	6,235,591	5,336,016
5,488,757	4,541,714	4,226,717	3,638,397	5,309,976
—	99,736	249,644	337,304	548,384
—	1,646	2,789	9,893	141,034
$ 9,277,920	$15,695,785	$16,562,628	$15,351,280	$15,920,783
292,662	963,265	1,205,632	608,962	601,764
241,765	828,632	898,280	614,155	605,650
183,455	364,716	428,289	440,865	291,019
$ 9,995,802	$17,852,398	$19,094,829	$17,015,262	$17,419,216
$ —	$6,203	$ 6,170	$ 1,451	$ 26,764
384,935	548,080	389,796	356,788	341,273
222,163	385,431	363,392	144,387	275,091
$ 607,098	$ 939,714	$ 759,358	$ 502,626	$ 643,128
$10,602,900	$18,792,112	$19,854,187	$17,517,888	$18,062,344
$ —	$ 244,921	$ 332,994	$ 415,109	$ 622,816

NEW JERSEY
SAVINGS AND
SUMMARY OF LOANS
TWELVE MONTHS ENDED

County[1]	Conventional Loans	FHA/VA Loans
Atlantic	47,115,418	799,200
Bergen	433,081,599	10,257,005
Burlington	57,252,447	388,294
Camden	61,311,496	0
Cape May	80,892,585	0
Cumberland	100,852,822	0
Essex	155,356,291	2,053,625
Gloucester	9,325,330	43,783
Hudson	123,272,188	8,311,817
Mercer	211,695,212	0
Middlesex	155,471,656	235,816
Monmouth	141,126,778	0
Morris	57,916,097	0
Ocean	128,627,858	409,800
Passaic	289,251,607	3,,011,384
Salem	14,136,324	0
Somerset	56,210,624	0
Sussex	5,050,647	2,029,506
Union	223,922,911	1,884,799
Total	2,351,869,890	29,425,029

[1] Refers to Principal Office Location and not the location of the Security Property.

DEPARTMENT OF BANKING
LOAN DIVISION
CLOSED BY COUNTY
DECEMBER 31, 1983

Total Loans Closed	Mtg. Backed Sec.	Total Loans and Mtg. Backed Sec.
47,914,618	12,235,118	60,149,736
443,338,604	242,846,105	686,184,709
57,640,741	15,207,650	72,848,391
61,311,496	192,089,967	253,401,463
80,892,585	5,533,733	86,426,318
100,852,822	41,807,812	142,660,634
157,409,916	950,508,491	1,107,918,407
9,369,113	11,971,435	21,340,548
131,584,005	149,719,673	281,303,678
211,695,212	76,262,543	287,957,755
155,707,472	125,007,807	280,715,279
141,126,778	150,335,719	291,462,497
57,916,097	75,101,385	133,017,482
129,037,658	128,078,770	257,116,428
292,262,991	404,450,421	696,713,412
14,136,324	19,770,652	33,906,976
56,210,624	58,155,219	114,365,843
7,080,153	300,000	7,380,153
225,807,710	245,468,452	471,276,162
2,381,294,919	2,904,850,952	5,286,145,871

NEW JERSEY
SAVINGS AND
SUMMARY OF
TWELVE MONTHS ENDED

	6 Months Ended 6-30-83		
	Number	Amount	% To Total
Out-Of-State Loans			
Conventional	2,249	$ 156,129,655	6.0
FHA/VA	228	11,805,329	0.5
Total Out-Of-State	2,477	$ 167,934,984	6.5
In-State Loans			
Originated	10,682	$ 753,478,486	29.2
Purchased	1,375	75,283,658	3.0
Total In-State	12,057	$ 828,762,144	32.2
Total Mortgage Loans	14,534	996,697,128	38.7
Mortgage Backed Securities	—	1,581,666,012	61.3
Grand Total	14,534	$2,578,363,140	100.0
Analysis By Loan Type			
Conventional	14,211	$ 979,423,437	38.0
FHA/VA	323	17,273,691	0.7
Mtg. Backed Securities	—	1,581,666,012	61.3
Grand Total	14,534	$2,578,363,140	100.0

DEPARTMENT OF BANKING
LOAN DIVISION
MORTGAGE LOANS CLOSED
DECEMBER 31, 1983

6 Months Ended 12-31-83			12 Months Ended 12-31-83		
Number	Amount	% To Total	Number	Amount	% To Total
2,209	$ 168,609,089	6.2	4,458	$ 324,738,744	6.1
146	8,731,788	0.3	374	20,537,117	0.4
2,355	$ 177,340,877	6.5	4,832	$ 345,275,861	6.5
17,180	$1,113,248,415	41.1	27,862	$1,866,726,901	35.3
1,618	94,008,499	3.5	2,993	169,292,157	3.2
18,798	$1,207,256,914	44.6	30,855	$2,036,019,058	38.5
21,153	$1,384,597,791	51.1	35,687	$2,381,294,919	45.0
—	1,323,184,940	48.9	—	2,904,850,952	55.0
21,153	$2,707,782,731	100.0	35,687	$5,286,145,871	100.0
20,942	$1,372,446,453	50.7	35,153	$2,351,869,890	44.5
211	12,151,338	0.4	534	29,425,029	0.5
—	1,323,184,940	48.9	—	2,904,850,952	55.0
21,153	$2,707,782,731	100.0	35,687	$5,286,145,871	100.0

NEW JERSEY DEPARTMENT OF BANKING
SAVINGS AND LOAN DIVISION
ASSOCIATION ASSET AND DEPOSIT RANK
AS OF DECEMBER 31, 1983

Name, Municipality	Rank	Assets	Rank	Deposits
Investors S&L—Millburn	1	$1,218,621,792	2	$ 732,605,276
Columbia S&L—Fair Lawn	2	822,352,010	1	783,447,172
Queen City S&L—Plainfield	3	712,990,516	3	600,437,125
Security S&L—Vineland	4	689,346,792	4	563,121,388
Jersey Shore S&L—Toms River	5	592,985,644	5	553,917,509
Shadow Lawn S&L—Long Branch	6	577,887,673	6	517,821,904
Statewide S&L—Jersey City	7	523,141,278	7	466,179,024
Inter-Boro S&L—Cherry Hill	8	464,706,863	8	431,332,901
North Jersey S&L—Passaic	9	458,351,110	10	351,096,363
Spencer S&L—Garfield	10	440,509,175	9	407,281,294
First Jersey S&L—Wyckoff	11	345,590,417	13	259,069,619
First S&L Bayonne—Bayonne	12	334,859,500	11	304,738,174
First S&L Per Amby—Perth Amboy	13	307,147,185	14	256,416,768
Oritani S&L—Hackensack	14	289,887,278	12	259,743,620
Colonial S&L—Roselle Park	15	255,818,637	15	231,950,600
Boiling Springs S&L—Rutherford	16	255,728,799	26	203,305,471
Valley S&L—Closter	17	241,344,399	17	223,579,846
Somerset S&L—Bound Brook	18	238,831,596	16	227,321,235
Polifly S&L—Hasbrouck Hghts	19	235,628,454	18	219,862,518
First Dewitt S&L—Belleville	20	235,250,800	19	219,854,955
Irving S&L—Paterson	21	233,428,259	21	214,090,771
Farmers & Mechanics—Burlington Twp	22	230,969,275	20	214,348,136
Yorkwood S&L—Maplewood	23	228,277,991	29	187,672,995
Northern Valley-Eng—Englewood	24	222,016,559	22	209,879,670
United S&L Tren—Trenton	25	221,367,507	27	198,068,288
Palisade S&L—West New York	26	220,873,772	25	203,970,133
Alexander Hamilton—Paterson	27	220,824,799	23	208,971,791
United S&L Pat—Paterson	28	211,993,944	24	206,008,607
Charter S&L—Randolph Twsp	29	211,399,278	28	197,741,031
Central Jersey S&L—East Brunswick	30	201,815,207	30	187,518,181
Nutley S&L—Nutley	31	187,166,135	31	179,437,780
Glen Ridge S&L—Glen Ridge	32	181,703,870	34	164,651,655
Prospect Park S&L—Haledon	33	178,599,731	38	154,156,675
Fort Lee S&L—Fort Lee	34	176,485,277	32	168,678,319
Haddon S&L—Haddon Heights	35	176,332,543	33	165,695,381
Roma S&L—Trenton	36	172,219,386	35	159,749,799
Clifton S&L—Clifton	37	166,968,891	36	159,036,964
Roselle S&L—Roselle	38	165,798,135	37	156,512,408
Pamrapo S&L—Bayonne	39	164,262,007	40	151,645,515
Pulawski—South River	40	160,454,165	39	153,639,411
Nassau S&L—Princeton	41	159,509,503	42	138,216,258
Anchor S&L—Somers Point	42	155,522,527	41	138,462,612
Haven S&L—Hoboken	43	144,757,002	45	125,995,504
Lakeland S&L—Succasunna	44	143,314,476	44	126,554,615
Center S&L—Clifton	45	139,479,801	43	130,109,094
Old Borough S&L—Trenton	46	125,478,056	50	105,723,980
South Jersey S&L—Turnersville	47	118,936,967	48	106,524,700
Fellowship S&L—Bergenfield	48	118,051,405	46	112,208,229
Empire S&L—Hammonton	49	117,175,269	47	108,106,155
West Essex S&L—Caldwell	50	114,773,028	52	101,024,535
Marine View S&L—Middletown	51	107,383,149	51	101,100,579
Cape May County S&L—Cape May Court House	52	106,947,706	53	100,622,908
Centennial S&L—Pennington	53	106,454,037	49	105,873,581
Raritan Valley S&L—East Brunswick	54	102,639,090	70	70,970,056

Name, Municipality	Rank	Assets	Rank	Deposits
Mutual Aid S&L—Manasquan	55	102,260,350	58	89,806,345
Little Falls S&L—Little Falls	56	97,984,261	54	95,353,328
Young Men's S&L—Bridgeton	57	97,352,721	56	92,564,252
First S&L Ltl Falls—Little Falls	58	97,299,052	55	94,591,773
Fidelity Mutual S&L—Westmont	59	94,786,714	57	90,059,903
Pulaski S&L—Irvington	60	94,014,895	60	89,232,817
South Bergen S&L—Wood-Ridge	61	93,165,276	61	86,394,358
Magyar S&L—New Brunswick	62	92,469,598	59	89,740,902
Wayne S&L—Wayne	63	92,276,426	62	85,069,878
Gibraltar S&L—Mendham	64	90,207,525	63	82,376,516
Sturdy S&L—Stone Harbor	65	87,528,153	64	81,860,906
Guttenberg S&L—Guttenberg	66	82,241,058	68	72,630,631
Franklin S&L—Salem	67	82,138,090	67	74,543,704
Guardian S&L—Atlantic City	68	81,513,830	65	77,136,338
Robert Treat S&L—Newark	69	76,655,093	66	74,685,130
American S&L—Bloomfield	70	75,536,042	71	67,322,773
Llewellyn Edison—West Orange	71	75,267,175	69	72,006,794
Manasquan S&L—Wall Twsp.	72	74,363,811	73	66,914,846
Mayflower S&L—Livingston	73	73,215,210	74	64,599,362
Lakeview S&L—Paterson	74	73,054,746	75	64,228,763
Freehold S&L—Freehold	75	70,358,789	72	67,128,900
Riverside S&L—Riverside	76	65,884,446	76	59,162,023
Reliance S&L—Rahway	77	58,205,533	78	52,163,533
First S&L Penns Gr—Penns Gove	78	55,980,992	77	52,751,673
United Roosevelt—Carteret	79	55,654,139	80	51,573,566
Union City S&L—Union City	80	55,635,244	81	49,153,570
Ridgewood S&L—Ridgewood	81	55,206,608	79	51,642,860
Mercer S&L—Trenton	82	51,798,548	82	48,252,967
East Jersey S&L—Deal	83	51,688,203	83	43,751,401
Metuchen S&L—Metuchen	84	46,791,655	88	41,792,807
Ocean City Home S&L—Ocean City	85	46,071,782	86	42,160,210
Millville S&L—Millville	86	45,826,599	85	42,277,891
Elmora S&L—Elizabeth	87	45,164,455	87	41,824,467
West Orange S&L—West Orange	88	44,746,463	89	41,107,451
Chatham S&L—Chatham	89	43,473,524	84	42,379,521
Glen Rock S&L—Glen Rock	90	42,005,626	90	39,908,895
Tri-County S&L—Camden	91	40,582,704	94	33,063,179
Bogota S&L—Bogota	92	40,308,500	92	35,786,391
Atco S&L—Atco	93	39,132,338	91	36,374,827
White Horse S&L—Trenton	94	34,690,429	93	33,486,453
Newton S&L—Newton	95	31,524,273	95	30,886,581
Millington S&L—Millington	96	30,600,533	97	28,642,245
Ramsey's S&L—Ramsey	97	30,014,341	96	29,056,767
Audubon S&L—Audubon	98	28,822,405	98	26,534,110
Landis S&L—Vineland	99	27,431,719	99	26,132,050
Volunteer S&L—Little Ferry	100	26,039,021	100	24,991,255
Schuyler S&L—Kearny	101	24,664,811	101	22,772,423
First S&L Sea Isle—Sea Isle City	102	23,627,780	102	22,237,388
Delanco S&L—Delanco	103	23,205,469	104	21,368,619
Monroe S&L—Williamstown	104	22,462,196	103	21,667,201
Crest S&L—Wildwood Crest	105	21,151,631	105	18,313,188
Westwood S&L—Westwood	106	18,454,136	106	17,516,801
Lincoln Park S&L—Lincoln Park	107	17,937,321	107	16,949,307
Roebling S&L—Roebling	108	14,650,872	108	12,973,453
Bordentown-Peoples—Bordentown Twsp.	109	11,849,790	110	10,937,679
City of Burlington—Burlington	110	11,835,631	109	11,535,373
Dollar S&L—Newark	111	9,758,765	111	8,601,258
Allentown S&L—Allentown	112	7,343,860	113	6,517,483
Manville S&L—Manville	113	7,076,824	112	6,679,314
Wildwood S&L—Wildwood	114	2,221,666	114	1,706,810

Name, Municipality	Rank	Assets	Rank	Deposits
Satisfactory S&L—Elizabeth	115	1,504,892	115	1,273,357
Progressive B&L—Winslow Twp.	116	1,200,858	116	945,536
East Side-S. Jersey—Pennsauken	117	1,196,716	117	935,738
Wenonah-Westville B&L—Wenonah	118	1,063,593	118	856,381
United Mutual L&B—Gloucester City	119	1,051,581	119	846,381
Beverly B&L—Beverly	120	919,490	121	630,241
Liberty—Elizabeth	121	902,503	120	745,453
Investors & Owners—South Amboy	122	657,339	122	573,848
Clayton Bldg. Assn.—Clayton	123	641,900	125	439,356
Community W. Jersey—Camden	124	615,338	124	479,786
Victory B&L—Gloucester City	125	516,840	123	516,840
Equitable B&L—Bridgeton	126	510,207	127	368,661
Wawel S&L—Wallington	127	431,943	126	389,802
Delsea B&L—Clayton	128	362,279	130	292,176
Quinton L&B—Quinton	129	351,608	128	314,880
Laurel Springs B&L—Laurel Springs	130	341,263	132	265,336
Cumberland S&L—Bridgeton	131	334,875	129	297,183
Mantua B&L—Mantua Twp.	132	330,387	133	260,631
South Seaville B&L—South Seaville	133	326,948	131	270,463
Improvement B&L—Gloucester City	134	286,756	134	214,089
Old Buck B&L—Westville	135	278,558	135	213,053
Florence Twsp S&L—Florence	136	249,502	137	182,120
Surf S&L of N.J.—Seaside Heights	137	228,270	136	182,168
Surety B&L-Camden—Pennsauken	138	207,603	138	152,286
Chambersburg B&L—Trenton	139	141,817	140	91,893
Business Men's B&L—Camden	140	132,167	139	115,356
TOTAL		$18,062,343,543		$15,920,783,301

PART II-C

STATISTICS AND COMPARATIVE DATA FOR SAVINGS AND LOAN AND BUILDING AND LOAN ASSOCIATIONS

For the year ending December 31, 1983

INSURED ASSOCIATIONS
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 1983

Name	Alexander Hamilton Savings and Loan Ass'n.	Allentown Savings and Loan Ass'n.	American Savings and Loan Ass'n.	Anchor Savings and Loan Ass'n.	Atco Savings and Loan Ass'n.
Address	1 Colt St.	20 No. Main St.	365 Broad St.	500 New Road, PO Box 500	296 White Horse Pike
City	Paterson	Allentown	Bloomfield	Somers Point	Atco
Incorporation Date	December 12, 1940	March 17, 1920	October 14, 1919	February 3, 1943	November 28, 1925
Managing Officer	William M. Brickman	Edward J. Ryder	Charles Zalenski	Howard J. Lynde, Jr.	Donald F. DeNucci
Telephone Number	(201) 839-3900	(609) 259-7361	(201) 748-3600	(609) 927-8111	(609) 767-1550
Assets					
Mortgage Loans	$105,382,206	$5,406,922	$66,707,816	$114,837,070	$30,914,636
Construction Loans	2,064,000	158,000	1,286,956	9,759,252	875,999
Contracts	—	—	—	—	—
Total Mortgages	$107,446,206	$5,564,922	$67,994,772	$124,596,322	$31,790,635
Loans in Process	677,500	74,000	684,274	3,461,567	321,740
Net Mortgage Loans	$106,768,706	$5,490,922	$67,310,498	$121,134,755	$31,468,895
Mtg. Backed Sec.	85,227,217	25,704	—	4,309,360	1,691,175
Total Mtg. Portfolio	$191,995,923	$5,516,626	$67,310,498	$125,444,115	$33,160,070
Other Loans	6,137,883	212,626	2,745,073	1,256,070	963,171
Real Estate Owned	—	—	—	620,833	36,808
Liquid Investments	12,941,028	1,380,388	3,515,743	17,116,435	2,639,930
Other Investments	5,256,480	10,088	10,000	865,739	31,556
Other Assets	4,493,485	224,132	1,954,728	10,219,335	2,300,803
Total Assets	$220,824,799	$7,343,860	$75,536,042	$155,522,527	$39,132,338
Liabilities & Net Worth					
Jumbo Certificates	$ —	$ —	$ 488,843	$ 6,148,471	$ —
Other Certificates	136,764,152	4,223,872	44,047,570	90,149,274	21,922,574
Other Deposits	72,207,639	2,293,611	22,786,360	42,164,867	14,452,253
Total Deposits	$208,971,791	$6,517,483	$67,322,773	$138,462,612	$36,374,827
F.H.L.B. Advances	$ 5,000,000	$ —	$ 1,500,000	$ 7,600,000	$ 721,667
Other Borrowings	699,921	—	—	1,709,059	375,145
Other Liabilities	1,135,581	17,634	2,023,604	2,173,609	221,799
Total Liabilities	$215,807,293	$6,535,117	$70,846,377	$149,945,280	$37,693,438
Net Worth	5,017,506	808,743	4,689,665	5,577,247	1,438,900
Total Liab. & Net Worth	$220,824,799	$7,343,860	$75,536,042	$155,522,527	$39,132,338

INSURED ASSOCIATIONS
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Name	Audubon Savings and Loan Ass'n.	Bogota Savings and Loan Ass'n.	Boiling Springs Savings and Loan Ass'n.	Bordentown-Peoples Savings and Loan Ass'n.	Cape May County Savings and Loan Ass'n.
Address	509 So. White Horse Pike	60 East Main St.	23 Park Ave.	Farnsworth Ave. & Rt. 130	225 N. Main St.
City	Audubon	Bogota	Rutherford	Bordentown Twp.	Cape May Court Hse.
Incorporation Date	August 10, 1904	March 31, 1893	February 21, 1939	March 12, 1880	August 22, 1923
Managing Officer	Joseph Y. Stroup	Robert J. McCarthy	Edward C. Gibney	Theodore Mitre	Herbert L. Hornsby, Jr.
Telephone Number	(609) 547-8100	(201) 489-3666	(201) 939-5000	(609) 298-0723	(609) 465-5600
Assets					
Mortgage Loans	$24,743,867	$26,218,659	$152,170,116	$ 5,175,084	$ 88,272,432
Construction Loans	—	—	8,645,979	—	2,037,802
Contracts	—	—	—	—	—
Total Mortgages	$24,743,867	$26,218,659	$160,816,095	$ 5,175,084	$ 90,310,234
Loans in Process	—	—	6,162,978	—	2,037,802
Net Mortgage Loans	$24,743,867	$26,218,659	$154,653,117	$ 5,175,084	$ 88,272,432
Mtg. Backed Sec.	957,707	133,715	56,893,600	3,146,995	251,593
Total Mtg. Portfolio	$25,701,574	$26,352,374	$211,546,717	$ 8,322,079	$ 88,524,025
Other Loans	788,573	912,118	1,401,890	209,434	975,996
Real Estate Owned	122,052	—	—	—	153,967
Liquid Investments	1,187,165	10,516,218	31,033,219	2,655,940	11,103,967
Other Investments	—	1,897,319	4,652,751	—	505,066
Other Assets	1,023,041	630,471	7,094,222	662,337	5,684,685
Total Assets	$28,822,405	$40,308,500	$255,728,799	$11,849,790	$106,947,706
Liabilities & Net Worth					
Jumbo Certificates	$ 116,500	$ —	$ —	$ 400,000	$ —
Other Certificates	19,516,759	16,648,556	110,010,182	8,537,311	63,650,952
Other Deposits	6,900,851	19,137,835	93,295,289	2,000,368	36,971,956
Total Deposits	$26,534,110	$35,786,391	$203,305,471	$10,937,679	$100,622,908
F.H.L.B. Advances	$ 1,350,000	$ —	$ 23,821,428	$ —	$ —
Other Borrowings	—	—	6,530,122	—	—
Other Liabilities	312,592	480,686	6,202,194	445,993	551,405
Total Liabilities	$28,196,702	$36,267,077	$239,859,215	$11,383,672	$101,174,313
Net Worth	625,703	4,041,423	15,869,584	466,118	5,773,393
Total Liab. & Net Worth	$28,822,405	$40,308,500	$255,728,799	$11,849,790	$106,947,706

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Name	Centennial Savings and Loan Ass'n.	Center Savings and Loan Ass'n.	Central Jersey Savings and Loan Ass'n.	Charter Savings and Loan Ass'n.	Chatham Savings and Loan Ass'n.
Address	2 No. Highway 31	295 Clifton Ave.	591 Cranbury Rd.	430 Route 10	311 Main St.
City	Pennington	Clifton	East Brunswick	Randolph Twp.	Chatham
Incorporation Date	July 25, 1912	August 13, 1941	February 29, 1892	March 14, 1923	February 6, 1908
Managing Officer	William C. Hart	Patrick J. Paolella	L. Doris Fritsch	Joseph J. Smith	Paul T. Steffens, Jr.
Telephone Number	(609) 737-0079	(201) 365-1717	(201) 254-6600	(201) 366-3300	(201) 635-8500
Assets					
Mortgage Loans	$ 71,616,519	$ 99,736,160	$124,135,502	$153,694,850	$27,623,347
Construction Loans	481,225	5,944,125	21,739,858	1,059,538	65,000
Contracts	—	—	149,687	—	—
Total Mortgages	$ 72,097,744	$105,680,285	$146,025,047	$154,754,388	$27,688,347
Loans in Process	317,075	2,582,610	15,595,169	543,400	19,291
Net Mortgage Loans	$ 71,780,669	$103,097,675	$130,429,878	$154,210,988	$27,669,056
Mtg. Backed Sec.	13,490,479	4,933,618	17,546,328	26,666,492	7,759,681
Total Mtg. Portfolio	$ 85,271,148	$108,031,293	$147,976,206	$180,877,480	$35,428,737
Other Loans	1,185,382	32,158	10,134,256	9,468,770	3,106,369
Real Estate Owned	180,124	280,202	143,910	—	—
Liquid Investments	8,027,895	23,048,899	26,096,273	15,518,329	2,520,734
Other Investments	5,766,717	2,619,015	1,322,057	60,000	1,141,424
Other Assets	6,022,771	5,468,234	16,142,505	5,474,699	1,276,260
Total Assets	$106,454,037	$139,479,801	$201,815,207	$211,399,278	$43,473,524
Liabilities & Net Worth					
Jumbo Certificates	$ 1,601,377	$ 200,000	$ —	$ 401,075	$ 1,254,088
Other Certificates	57,556,949	80,137,481	110,319,145	105,725,291	25,415,535
Other Deposits	46,715,255	49,771,613	77,199,036	91,614,665	15,709,898
Total Deposits	$105,873,581	$130,109,094	$187,518,181	$197,741,031	$42,379,521
F.H.L.B. Advances	$ —	$ 1,642,857	$ 4,917,143	$ —	$ —
Other Borrowings	267,968	—	932,467	—	—
Other Liabilities	862,285	1,181,311	2,277,333	2,857,838	599,206
Total Liabilities	$107,003,834	$132,933,262	$195,645,124	$200,598,869	$42,978,727
Net Worth	-549,797	6,546,539	6,170,083	10,800,409	494,797
Total Liab. & Net Worth	$106,454,037	$139,479,801	$201,815,207	$211,399,278	$43,473,524

INSURED ASSOCIATIONS
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Name	City of Burlington Savings and Loan Ass'n.	Clifton Savings and Loan Ass'n.	Colonial Savings and Loan Ass'n.	Columbia Savings and Loan Ass'n.	Crest Savings and Loan Ass'n.
Address	115 East Broad St.	1055 Clifton Ave.	1 W. Westfield Ave.	25-00 Broadway	P.O. Box 505
City	Burlington	Clifton	Roselle Park	Fair Lawn	Wildwood Crest
Incorporation Date	March 16, 1868	June 11, 1928	June 26, 1904	March 31, 1927	September 19, 1919
Managing Officer	Arthur L. Yoos	Kenneth H. Van Saders	William J. Biunno	Robert T. Holland	Lucy Walker
Telephone Number	(609) 386-0647	(201) 473-2200	(201) 245-2313	(201) 796-3600	(609) 522-5115
Assets					
Mortgage Loans	$ 7,772,462	$118,090,368	$169,746,521	$600,190,095	$19,434,103
Construction Loans	108,000	158,000	147,301	49,966,500	117,000
Contracts	—	—	—	—	—
Total Mortgages	$ 7,880,462	$118,248,368	$169,893,822	$650,156,595	$19,551,103
Loans in Process	10,000	105,600	56,370	32,302,408	47,000
Net Mortgage Loans	$ 7,870,462	$118,142,768	$169,837,452	$617,854,187	$19,504,103
Mtg. Backed Sec.	37,889	15,792,827	36,741,611	24,581,392	—
Total Mtg. Portfolio	$ 7,908,351	$133,935,595	$206,579,063	$642,435,579	$19,504,103
Other Loans	1,093,078	1,307,457	2,785,829	44,553,236	52,932
Real Estate Owned	—	152,802	105,822	3,540,628	—
Liquid Investments	2,188,650	27,380,290	21,050,568	82,601,607	986,808
Other Investments	—	386,887	6,412,211	149,532	—
Other Assets	645,552	3,805,860	18,885,144	49,071,428	607,788
Total Assets	$11,835,631	$166,968,891	$255,818,637	$822,352,010	$21,151,631
Liabilities & Net Worth					
Jumbo Certificates	$ 500,000	$ —	$ 4,204,880	$ —	$ 700,000
Other Certificates	7,026,793	69,150,932	154,505,322	490,770,176	12,250,872
Other Deposits	4,008,580	89,886,032	73,240,398	292,676,996	5,362,316
Total Deposits	$11,535,373	$159,036,964	$231,950,600	$783,447,172	$18,313,188
F.H.L.B. Advances	$ —	$ —	$ 13,100,000	$ —	$ 1,600,000
Other Borrowings	133,985	—	5,090,335	2,244,254	—
Other Liabilities	55,468	1,145,425	2,333,233	10,601,828	183,709
Total Liabilities	$11,724,826	$160,182,389	$252,474,168	$796,293,254	$20,096,897
Net Worth	110,805	6,786,502	3,344,469	26,058,756	1,054,734
Total Liab. & Net Worth	$11,835,631	$166,968,891	$255,818,637	$822,352,010	$21,151,631

INSURED ASSOCIATIONS
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Name	Farmers & Mechanics Savings and Loan Ass'n.	Fellowship Savings and Loan Ass'n.	Fidelity Mutual Savings and Loan Ass'n.	First DeWitt Savings and Loan Ass'n.	First Jersey Savings and Loan Ass'n.
Address	Sunset & Salem Roads	95 No. Washington Ave.	302 Haddon Ave.	463 Washington Ave.	392 Main St.
City	Burlington Twp.	Bergenfield	Westmont	Belleville	Wyckoff
Incorporation Date	April 1, 1871	September 7, 1927	May 11, 1939	March 23, 1942	January 3, 1906
Managing Officer	G.J. Barber	Robert M. Westerdahl	Stephen R. Selverian	Henrik Tvedt	R.A. Hetherington, Jr.
Telephone Number	(609) 386-2400	(201) 384-8900	(609) 858-1800	(201) 751-2800	(201) 891-2200
Assets					
Mortgage Loans	$193,102,353	$ 69,405,164	$46,864,483	$158,670,230	$125,075,796
Construction Loans	1,278,182	18,998,040	328,933	130,453	321,000
Contracts	3,895	—	—	21,877	—
Total Mortgages	$194,384,430	$ 88,403,204	$47,193,416	$158,822,560	$125,396,796
Loans in Process	487,853	12,356,272	109,000	188,550	—
Net Mortgage Loans	$193,896,577	$ 76,046,932	$47,084,416	$158,634,010	$125,396,796
Mtg. Backed Sec.	6,089,251	10,209,321	21,337,320	20,998,918	168,028,922
Total Mtg. Portfolio	$199,985,828	$ 86,256,253	$68,421,736	$179,632,928	$293,425,718
Other Loans	9,102,850	11,143,787	557,014	3,696,167	10,112,472
Real Estate Owned	164,509	—	—	19,177	—
Liquid Investments	13,856,873	14,685,366	18,118,454	40,275,926	13,022,388
Other Investments	267,904	940,463	4,358,318	264,412	527,311
Other Assets	7,591,311	5,025,536	3,331,192	11,362,190	28,502,528
Total Assets	$230,969,275	$118,051,405	$94,786,714	$235,250,800	$345,590,417
Liabilities & Net Worth					
Jumbo Certificates	$ 9,024,169	$ 1,153,370	$ 1,029,756	$ 2,130,000	$ —
Other Certificates	133,538,488	67,615,864	62,856,226	126,385,056	157,402,040
Other Deposits	71,785,479	43,438,995	26,173,921	91,339,899	101,667,579
Total Deposits	$214,348,136	$112,208,229	$90,059,903	$219,854,955	$259,069,619
F.H.L.B. Advances	$ 5,000,000	$ 2,000,000	$ 62,500	$ —	$ 75,950,000
Other Borrowings	1,216,383	407,783	702,498	267,958	—
Other Liabilities	2,370,038	1,003,598	1,877,607	3,650,121	2,841,242
Total Liabilities	$222,934,557	$115,619,610	$92,702,508	$223,773,034	$337,860,861
Net Worth	8,034,718	2,431,795	2,084,206	11,477,766	7,729,556
Total Liab. & Net Worth	$230,969,275	$118,051,405	$94,786,714	$235,250,800	$345,590,417

INSURED ASSOCIATIONS
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Name	Delanco Savings and Loan Ass'n.	Dollar Savings and Loan Ass'n.	East Jersey Savings and Loan Ass'n.	Elmora Savings and Loan Ass'n.	Empire Savings and Loan Ass'n.
Address	615 Burlington Ave.	893 Franklin Ave.	88 Norwood Ave. & Wyckoff St.	121 Broad St.	245 Bellevue Ave.
City	Delanco	Newark	Deal	Elizabeth	Hammonton
Incorporation Date	May 9, 1890	July 15, 1925	December 11, 1869	December 27, 1910	November 25, 1871
Managing Officer	Harry Myers, Jr.	Anthony Capriglione	Lawrence W. Moss, Jr.	Robert J. Olsen	Anthony DeCicco
Telephone Number	(609) 461-0611	(201) 483-0001	(201) 222-0556	(201) 355-2111	(609) 561-2222
Assets					
Mortgage Loans	$16,908,449	$7,083,675	$27,146,655	$10,634,438	$ 78,110,065
Construction Loans	—	60,000	1,937,030	—	602,000
Contracts	—	—	—	—	—
Total Mortgages	$16,908,449	$7,143,675	$29,083,685	$10,634,438	$ 78,712,065
Loans in Process	—	6,300	211,700	—	2,360,064
Net Mortgage Loans	$16,908,449	$7,137,375	$28,871,985	$10,634,438	$ 76,352,001
Mtg. Backed Sec.	2,768,958	333,112	9,117,851	21,090,345	9,322,366
Total Mtg. Portfolio	$19,677,407	$7,470,487	$37,989,836	$31,724,783	$ 85,674,367
Other Loans	727,278	—	2,014,830	205,963	13,583,218
Real Estate Owned	—	—	—	—	170,533
Liquid Investments	1,504,530	1,944,171	3,218,450	3,485,529	10,814,163
Other Investments	—	—	5,000,000	565,250	2,050,000
Other Assets	1,296,254	344,107	3,465,087	9,182,930	4,882,988
Total Assets	$23,205,469	$9,758,765	$51,688,203	$45,164,455	$117,175,269
Liabilities & Net Worth					
Jumbo Certificates	$ —	$ 100,000	$ 122,872	$ 527,216	$ 11,649,354
Other Certificates	11,077,506	3,888,994	25,318,944	25,090,064	58,789,302
Other Deposits	10,291,113	4,612,264	18,309,585	16,207,187	37,667,499
Total Deposits	$21,368,619	$8,601,258	$43,751,401	$41,824,467	$108,106,155
F.H.L.B. Advances	$ —	$ —	$ 1,000,000	$ 2,000,000	$ 3,000,000
Other Borrowings	375,145	—	4,402,705	—	1,945,372
Other Liabilities	328,984	193,690	771,325	468,265	1,253,488
Total Liabilities	$22,072,748	$8,794,948	$49,925,431	$44,292,732	$114,305,015
Net Worth	1,132,721	963,817	1,762,772	871,723	2,870,254
Total Liab. & Net Worth	$23,205,469	$9,758,765	$51,688,203	$45,164,455	$117,175,269

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Name	First Savings and Loan Ass'n.	First Savings and Loan Ass'n.	First Savings and Loan Ass'n.	First Savings and Loan Ass'n.	First Savings and Loan Ass'n.
Address	568 Broadway, PO Box 16	48 W. Main St.	339 State St.	137 J.F. Kennedy Blvd.	115 Main St.
City	Bayonne	Penns Grove	Perth Amboy	Sea Isle City	Little Falls
Incorporation Date	August 19, 1889	November 16, 1928	June 3, 1901	September 20, 1882	January 27, 1928
Managing Officer	Patrick F.X. Nilan	Stephen D. Miller	Joseph S. Yewaisis	Linda L. Brown	Alfred J. Ekeman, Jr.
Telephone Number	(201) 437-1000	(609) 299-1766	(201) 442-2770	(609) 263-7823	(201) 256-2100
Assets					
Mortgage Loans	$257,892,559	$34,542,124	$158,031,526	$20,388,755	$72,547,834
Construction Loans	279,368	1,560,038	5,107,987	—	1,134,000
Contracts	101,732	90,711	—	—	—
Total Mortgages	$258,273,659	$36,192,873	$163,139,513	$20,388,755	$73,681,834
Loans in Process	125,750	1,054,472	2,875,354	497,672	489,350
Net Mortgage Loans	$258,147,909	$35,138,401	$160,264,159	$19,891,083	$73,192,484
Mtg. Backed Sec.	7,014,725	9,431,404	68,992,193	596,756	3,088,948
Total Mtg. Portfolio	$265,162,634	$44,569,805	$229,256,352	$20,487,839	$76,281,432
Other Loans	7,194,407	2,252,585	2,894,719	34,632	3,737,633
Real Estate Owned	107,065	17,860	11,712	—	50,379
Liquid Investments	40,700,778	7,061,772	40,123,578	2,333,149	14,324,922
Other Investments	15,421,157	105,065	27,280,310	—	74,581
Other Assets	6,273,459	1,973,905	7,580,514	772,160	2,830,105
Total Assets	$334,859,500	$55,980,992	$307,147,185	$23,627,780	$97,299,052
Liabilities & Net Worth					
Jumbo Certificates	$ —	$ 100,000	$ 9,163,935	$ —	$ 1,600,349
Other Certificates	192,203,110	34,497,715	128,135,893	12,044,532	58,324,273
Other Deposits	112,535,064	18,153,958	119,116,940	10,192,856	34,667,151
Total Deposits	$304,738,174	$52,751,673	$256,416,768	$22,237,388	$94,591,773
F.H.L.B. Advances	$ 1,600,000	$ —	$ —	$ 20,000	$ —
Other Borrowings	9,035,455	375,145	29,947,364	—	—
Other Liabilities	3,883,680	347,713	5,103,739	215,563	194,423
Total Liabilities	$319,257,309	$53,474,531	$291,467,871	$22,472,951	$94,786,196
Net Worth	15,602,191	2,506,461	15,679,314	1,154,829	2,512,856
Total Liab. & Net Worth	$334,859,500	$55,980,992	$307,147,185	$23,627,780	$97,299,052

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Name	Fort Lee Savings and Loan Ass'n.	Franklin Savings and Loan Ass'n.	Freehold Savings and Loan Ass'n.	Gibraltar Savings and Loan Ass'n.	Glen Ridge Savings and Loan Ass'n.
Address	2011 Lemoine Ave.	137 West Broadway	68 West Main St.	95 E. Main St.	227 Ridgewood Ave.
City	Fort Lee	Salem	Freehold	Mendham	Glen Ridge
Incorporation Date	December 27, 1892	April 16, 1861	June 24, 1869	March 18, 1909	March 30, 1914
Managing Officer	Howard Colville, Jr.	Charles F. Biernbaum	David E. Sautters	Vincent P. Murphy	Walter H. Foster, Jr.
Telephone Number	(201) 947-0700	(609) 935-2400	(201) 462-6700	(201) 372-1221	(201) 743-8471
Assets					
Mortgage Loans	$ 91,011,188	$28,783,301	$55,421,082	$56,087,883	$127,521,334
Construction Loans	3,978,818	312,306	9,000,000	1,225,376	—
Contracts	3,621,089	204	—	—	—
Total Mortgages	$ 98,611,095	$29,095,811	$64,421,082	$57,313,259	$127,521,334
Loans in Process	1,884,400	107,375	4,376,650	100,300	—
Net Mortgage Loans	$ 96,726,695	$28,988,436	$60,044,432	$57,212,959	$127,521,334
Mtg. Backed Sec.	51,241,178	20,573,179	—	10,616,148	34,144,269
Total Mtg. Portfolio	$147,967,873	$49,561,615	$60,044,432	$67,829,107	$161,665,603
Other Loans	1,923,366	5,410,224	1,139,184	124,681	2,282,992
Real Estate Owned	3,140,827	—	—	26,500	—
Liquid Investments	12,534,087	20,241,920	7,043,485	15,067,408	12,600,023
Other Investments	61,378	2,151,994	10,000	1,023,679	25,015
Other Assets	10,857,746	4,772,337	2,121,688	6,136,150	5,130,237
Total Assets	$176,485,277	$82,138,090	$70,358,789	$90,207,525	$181,703,870
Liabilities & Net Worth					
Jumbo Certificates	$ 133,853	$ —	$ 308,863	$ 2,657,801	$ —
Other Certificates	100,553,800	42,509,860	44,347,069	48,642,144	94,428,867
Other Deposits	67,990,666	32,033,844	22,472,968	31,076,571	70,222,788
Total Deposits	$168,678,319	$74,543,704	$67,128,900	$82,376,516	$164,651,655
F.H.L.B. Advances	$ 1,200,000	$ —	$ —	$ 2,000,000	$ 1,642,857
Other Borrowings	—	744,534	—	21,542	4,276,921
Other Liabilities	1,174,728	738,816	531,548	1,135,742	2,167,987
Total Liabilities	$171,053,047	$76,027,054	$67,660,448	$85,533,800	$172,739,420
Net Worth	5,432,230	6,111,036	2,698,341	4,673,725	8,964,450
Total Liab. & Net Worth	$176,485,277	$82,138,090	$70,358,789	$90,207,525	$181,703,870

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STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 1983

Name	Glen Rock Savings and Loan Ass'n.	Guardian Savings and Loan Ass'n.	Guttenberg Savings and Loan Ass'n.	Haddon Savings and Loan Ass'n.	Haven Savings and Loan Ass'n.
Address	183 Rock Road	1410 Atlantic Ave.	6823 Bergenline Ave.	201 White Horse Pike	621 Washington St.
City	Glen Rock	Atlantic City	Guttenberg	Haddon Heights	Hoboken
Incorporation Date	September 20, 1922	February 4, 1943	May 23, 1907	February 16, 1905	December 16, 1938
Managing Officer	Leonard Pikaard, Sr.	Fred G. Rishel	Ruth G. Rittinger	Stanley A. Smith	John H. Wessling
Telephone Number	(201) 652-8772	(609) 344-9027	(201) 869-9300	(609) 547-3700	(201) 659-3600
Assets					
Mortgage Loans	$30,445,293	$52,693,652	$29,889,460	$119,443,985	$ 83,318,387
Construction Loans	—	508,983	—	—	4,594,671
Contracts	—	—	—	—	—
Total Mortgages	$30,445,293	$53,202,635	$29,889,460	$119,443,985	$ 87,913,058
Loans in Process	1,544,564	179,306	3,205	—	230,901
Net Mortgage Loans	$28,900,729	$53,023,329	$29,886,255	$119,443,985	$ 87,682,157
Mtg. Backed Sec.	—	326,085	31,131,545	5,055,683	26,098,709
Total Mtg. Portfolio	$28,900,729	$53,349,414	$61,017,800	$124,499,668	$113,780,866
Other Loans	534,353	788,217	469,192	210,712	1,523,270
Real Estate Owned	—	81,041	—	—	—
Liquid Investments	10,183,412	25,140,647	17,652,783	46,602,957	19,122,005
Other Investments	1,802,636	—	1,030,973	599,331	7,789,500
Other Assets	584,496	2,154,511	2,070,310	4,419,875	2,541,361
Total Assets	$42,005,626	$81,513,830	$82,241,058	$176,332,543	$144,757,002
Liabilities & Net Worth					
Jumbo Certificates	$ 760,000	$ —	$ 500,000	$ —	$ 1,400,000
Other Certificates	22,313,811	49,800,598	43,705,816	116,340,622	80,698,897
Other Deposits	16,835,084	27,335,740	28,424,815	49,354,759	43,896,607
Total Deposits	$39,908,895	$77,136,338	$72,630,631	$165,695,381	$125,995,504
F.H.L.B. Advances	$ —	$ —	$ —	$ —	$ 4,500,000
Other Borrowings	—	—	—	669,921	5,507,149
Other Liabilities	325,218	939,770	1,844,270	1,164,480	1,536,345
Total Liabilities	$40,234,113	$78,076,108	$74,474,901	$167,529,782	$137,538,998
Net Worth	1,771,513	3,437,722	7,766,157	8,802,761	7,218,004
Total Liab. & Net Worth	$42,005,626	$81,513,830	$82,241,058	$176,332,543	$144,757,002

INSURED ASSOCIATIONS
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Name	Inter-Boro Savings and Loan Ass'n.	Investors Savings and Loan Ass'n.	Irving Savings and Loan Ass'n.	Jersey Shore Savings and Loan Ass'n.	Lakeland Savings and Loan Ass'n.
Address	Rt. 70 & Springdale Rd.	249 Millburn Ave.	126 Market St.	36 Washington St.	250 Route 10
City	Cherry Hill	Millburn	Paterson	Toms River	Succasunna
Incorporation Date	March 20, 1939	May 14, 1926	December 12, 1940	September 13, 1943	August 6, 1925
Managing Officer	Joseph M. Ochman, Sr.	Roland Lewan, Jr.	William G. Edie	James F. Leen	Henry A. Becker
Telephone Number	(609) 424-1000	(201) 376-5100	(201) 345-8400	(201) 349-1000	(201) 584-6666
Assets					
Mortgage Loans	$236,113,415	$ 238,748,198	$167,156,548	$318,703,947	$ 90,872,863
Construction Loans	131,210	1,349,500	6,712,937	822,021	1,380,718
Contracts	—	395,000	—	2,252,936	77,492
Total Mortgages	$236,244,625	$ 240,492,698	$173,869,485	$321,778,904	$ 92,331,073
Loans in Process	15,000	—	2,842,570	498,052	335,400
Net Mortgage Loans	$236,229,625	$ 240,492,698	$171,026,915	$321,280,852	$ 91,995,673
Mtg. Backed Sec.	173,738,765	371,102,501	20,592,863	109,009,585	26,971,648
Total Mtg. Portfolio	$409,968,390	$ 611,595,199	$191,619,778	$430,290,437	$118,967,321
Other Loans	3,186,065	95,125,674	7,663,079	26,309,488	2,216,758
Real Estate Owned	348,106	—	1,010,405	576,864	334,897
Liquid Investments	35,676,471	357,084,329	21,376,157	43,749,000	17,923,789
Other Investments	800,000	126,696,602	5,000	31,802,848	144,307
Other Assets	14,727,831	28,119,988	11,753,840	60,257,007	3,727,404
Total Assets	$464,706,863	$1,218,621,792	$233,428,259	$592,985,644	$143,314,476
Liabilities & Net Worth					
Jumbo Certificates	$ 11,891,387	$ —	$ 1,331,735	$ 22,080,346	$ —
Other Certificates	312,420,482	495,272,320	121,400,077	382,044,369	89,104,052
Other Deposits	107,021,032	237,332,956	91,358,959	149.792,794	37,450,563
Total Deposits	$431,332,901	$ 732,605,276	$214,090,771	$553,917,509	$126,554,615
F.H.L.B. Advances	$ 2,700,000	$ 75,000,000	$ —	$ 5,850,000	$ 4,166,667
Other Borrowings	8,296,962	365,251,331	7,536,622	2,845,377	1,071,856
Other Liabilities	5,622,362	11,893,710	3,620,343	22,275,454	2,004,695
Total Liabilities	$447,952,225	$1,184,750,317	$225,247,736	$584,888,340	$133,797,833
Net Worth	16,754,638	33,871,475	8,180,523	8,097,304	9,516,643
Total Liab. & Net Worth	$464,706,863	$1,218,621,792	$233,428,259	$592,985,644	$143,314,476

INSURED ASSOCIATIONS
STATEMENT OF FINANCIAL CONDITION
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Name	Lakeview Savings and Loan Ass'n.	Landis Savings and Loan Ass'n.	Lincoln Park Savings and Loan Ass'n.	Little Falls Savings and Loan Ass'n.	Llewellyn Edison Savings and Loan Ass'n.
Address	1117-1119 Main St.	552 Landis Ave., PO Box D	31 Boonton Tpke.	86 Main St.	474 Prospect Ave.
City	Paterson	Vineland	Lincoln Park	Little Falls	West Orange
Incorporation Date	July 28, 1922	March 19, 1924	January 12, 1923	March 16, 1887	January 6, 1917
Managing Officer	Leo J. Costello	Helen S. Keen	David S. Passafaro	John P. Pullara	J. Robert Duff
Telephone Number	(201) 742-3060	(609) 691-6010	(201) 694-0481	(201) 256-6100	(201) 736-0020
Assets					
Mortgage Loans	$56,845,119	$20,162,520	$13,819,399	$61,036,062	$60,490,487
Construction Loans	285,000	175,100	100,000	—	—
Contracts	—	18,105	—	—	—
Total Mortgages	$57,130,119	$20,355,725	$13,919,399	$61,036,062	$60,490,487
Loans in Process	45,000	110,900	40,000	239,885	—
Net Mortgage Loans	$57,085,119	$20,244,825	$13,879,399	$60,796,177	$60,490,487
Mtg. Backed Sec.	11,262,376	3,579,234	388,947	21,684,384	3,354,340
Total Mtg. Portfolio	$68,347,495	$23,824,059	$14,268,346	$82,480,561	$63,844,827
Other Loans	208,719	60,786	1,021,251	745,259	3,784,335
Real Estate Owned	—	16,119	—	624,264	552,833
Liquid Investments	3,067,324	2,625,655	1,993,608	12,618,322	4,379,466
Other Investments	—	—	200,541	10,000	—
Other Assets	1,431,208	905,100	453,575	1,505,855	2,705,714
Total Assets	$73,054,746	$27,431,719	$17,937,321	$97,984,261	$75,267,175
Liabilities & Net Worth					
Jumbo Certificates	$ 2,921,369	$ —	$ —	$ —	$ 408,171
Other Certificates	31,282,127	17,865,274	9,366,417	66,224,237	55,665,238
Other Deposits	30,025,267	8,266,776	7,582,890	29,129,091	15,933,385
Total Deposits	$64,228,763	$26,132,050	$16,949,307	$95,353,328	$72,006,794
F.H.L.B. Advances	$ 2,500,000	$ —	$ —	$ —	$ 1,000,000
Other Borrowings	500,000	451,990	—	—	—
Other Liabilities	2,329,008	168,648	168,289	1,276,103	1,068,721
Total Liabilities	$69,557,771	$26,752,688	$17,117,596	$96,629,431	$74,075,515
Net Worth	3,496,975	679,031	819,725	1,354,830	1,191,660
Total Liab. & Net Worth	$73,054,746	$27,431,719	$17,937,321	$97,984,261	$75,267,175

INSURED ASSOCIATIONS
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Name	Magyar Savings and Loan Ass'n.	Manasquan Savings and Loan Ass'n.	Manville Savings and Loan Ass'n.	Marine View Savings and Loan Ass'n.	Mayflower Savings and Loan Ass'n.
Address	101 French St.	Meetinghouse Rd.	313 S. Main St.	1184 Highway 35	72 So. Livingston Ave.
City	New Brunswick	Wall Twp.	Manville	Middletown	Livingston
Incorporation Date	August 17, 1922	May 6, 1874	March 11, 1920	October 17, 1938	February 20, 1936
Managing Officer	William J. Kukor	Thomas F. Blake	Barbara Kulick	Rodney W. Kruse	Norman Goldfarb
Telephone Number	(201) 249-2438	(201) 223-2882	(201) 722-2776	(201) 671-2400	(201) 992-6262
Assets					
Mortgage Loans	$61,931,083	$24,055,632	$5,505,233	$ 53,285,358	$40,281,838
Construction Loans	2,807,539	215,000	269,000	184,926	—
Contracts	—	—	—	49,865	—
Total Mortgages	$64,738,622	$24,270,632	$5,774,233	$ 53,520,149	$40,281,838
Loans in Process	1,028,682	100,000	154,500	78,334	—
Net Mortgage Loans	$63,709,940	$24,170,632	$5,619,733	$ 53,441,815	$40,281,838
Mtg. Backed Sec.	13,127,323	30,879,884	—	23,951,870	16,717,988
Total Mtg. Portfolio	$76,837,263	$55,050,516	$5,619,733	$ 77,393,685	$56,999,826
Other Loans	1,773,708	2,635,651	134,104	3,214,994	1,511,497
Real Estate Owned	6,000	—	—	526	—
Liquid Investments	9,698,311	10,368,645	1,210,150	19,816,243	7,766,315
Other Investments	868,406	240,111	—	1,899,125	5,786,360
Other Assets	3,285,910	6,068,888	112,837	5,058,576	1,151,212
Total Assets	$92,469,598	$74,363,811	$7,076,824	$107,383,149	$73,215,210
Liabilities & Net Worth					
Jumbo Certificates	$ —	$ —	$ —	$ —	$ —
Other Certificates	57,102,947	35,939,624	4,482,313	66,619,802	38,179,574
Other Deposits	32,637,955	30,975,222	2,197,001	34,480,777	26,419,788
Total Deposits	$89,740,902	$66,914,846	$6,679,314	$101,100,579	$64,599,362
F.H.L.B. Advances	$ —	$ —	$ —	$ —	$ —
Other Borrowings	411,720	—	—	499,627	4,266,939
Other Liabilities	581,278	1,011,726	68,321	1,815,375	1,060,884
Total Liabilities	$90,733,900	$67,926,572	$6,747,635	$103,415,581	$69,927,185
Net Worth	1,735,698	6,437,239	329,189	3,967,568	3,288,025
Total Liab. & Net Worth	$92,469,598	$74,363,811	$7,076,824	$107,383,149	$73,215,210

INSURED ASSOCIATIONS
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 1983

Name	Mercer Savings and Loan Ass'n.	Metuchen Savings and Loan Ass'n.	Millington Savings and Loan Ass'n.	Millville Savings and Loan Ass'n.	Monroe Savings and Loan Ass'n.
Address	1225 Brunswick Ave.	429 Main St.	1932 Long Hill Rd.	219 N. High St.	114 So. Main St.
City	Trenton	Metuchen	Millington	Millville	Williamstown
Incorporation Date	December 21, 1911	September 7, 1897	October 10, 1911	October 16, 1941	January 31, 1870
Managing Officer	Leonard M. Willis	Katherine J. Liseno	Fred H. Lachenauer	Daniel F. Baer	Richard R. Sica
Telephone Number	(609) 394-7184	(201) 548-7400	(201) 647-3030	(609) 825-0809	(609) 629-6439
Assets					
Mortgage Loans	$29,480,336	$31,019,664	$20,295,095	$22,013,837	$12,944,970
Construction Loans	765,000	95,000	605,000	49,685	217,008
Contracts	22,500	—	—	—	18,582
Total Mortgages	$30,267,836	$31,114,664	$20,900,095	$22,063,522	$13,180,560
Loans in Process	61,125	28,500	391,000	49,685	79,023
Net Mortgage Loans	$30,206,711	$31,086,164	$20,509,095	$22,013,837	$13,101,537
Mtg. Backed Sec.	11,532,843	8,761,988	553,158	16,932,560	4,334,829
Total Mtg. Portfolio	$41,739,554	$39,848,152	$21,062,253	$38,946,397	$17,436,366
Other Loans	96,748	786,750	565,326	162,697	734,486
Real Estate Owned	221,227	—	—	4,679	—
Liquid Investments	6,979,339	4,064,759	7,131,369	5,429,274	3,212,859
Other Investments	103,650	562,439	650,860	—	50,029
Other Assets	2,658,030	1,529,555	1,190,725	1,283,552	1,028,456
Total Assets	$51,798,548	$46,791,655	$30,600,533	$45,826,599	$22,462,196
Liabilities & Net Worth					
Jumbo Certificates	$ 700,000	$ 300,000	$ 704,754	$ —	$ —
Other Certificates	26,433,580	21,232,024	14,931,076	26,488,448	14,459,182
Other Deposits	21,119,337	20,260,783	13,006,415	15,789,443	7,208,019
Total Deposits	$48,252,917	$41,792,807	$28,642,245	$42,277,891	$21,667,201
F.H.L.B. Advances	$ —	$ 3,000,000	$ —	$ —	$ —
Other Borrowings	1,445,145	—	—	404,766	—
Other Liabilities	842,272	398,479	250,945	388,843	112,219
Total Liabilities	$50,540,384	$45,191,286	$28,893,190	$43,071,500	$21,779,420
Net Worth	1,258,164	1,600,369	1,707,343	2,755,099	682,776
Total Liab. & Net Worth	$51,798,548	$46,791,655	$30,600,533	$45,826,599	$22,462,196

INSURED ASSOCIATIONS
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Name	Mutual Aid Savings and Loan Ass'n.	Nassau Savings and Loan Ass'n.	Newton Savings and Loan Ass'n.	North Jersey Savings and Loan Ass'n.	Northern Valley-Englewood Savings and Loan Ass'n.
Address	Hwy. 71 & Main St.	188 Nassau St.	15 Trinity St.	625 Main Ave.	70 Engle St.
City	Manasquan	Princeton	Newton	Passaic	Englewood
Incorporation Date	December 20, 1923		August 5, 1890	February 17, 1939	May 10, 1887
Managing Officer	Gerald F. McMaster	Joseph W. Bandura	John Goriscak	Warren H. Klemt	John B. Zanetti
Telephone Number	(201) 223-3434	(609) 924-4498	(201) 383-2211	(201) 773-5900	(201) 568-0700
Assets					
Mortgage Loans	$ 44,567,018	$ 79,036,152	$25,885,090	$308,221,786	$129,138,498
Construction Loans	21,944,276	78,651,176	100,000	4,274,662	1,628,000
Contracts	—	—	108,017	—	—
Total Mortgages	$ 66,511,294	$157,687,328	$26,093,107	$312,496,448	$130,766,498
Loans in Process	8,418,364	17,618,064	40,000	2,578,004	550,500
Net Mortgage Loans	$ 58,092,930	$140,069,264	$26,053,107	$309,918,444	$130,215,998
Mtg. Backed Sec.	15,825,150	357,036	1,014,102	69,491,156	14,525,301
Total Mtg. Portfolio	$ 73,918,080	$140,426,300	$27,067,209	$379,409,600	$144,741,299
Other Loans	8,183,178	1,924,746	401,207	1,169,577	7,172,634
Real Estate Owned	—	17,514	—	187,589	—
Liquid Investments	11,519,418	8,177,960	2,420,105	23,300,940	61,450,911
Other Investments	9,324	3,000,000	103,746	258,854	2,995,152
Other Assets	8,630,350	5,962,983	1,532,006	54,024,550	5,656,563
Total Assets	$102,260,350	$159,509,503	$31,524,273	$458,351,110	$222,016,559
Liabilities & Net Worth					
Jumbo Certificates	$ 1,000,000	$ 8,357,059	$ —	$ 100,000	$ —
Other Certificates	54,777,760	48,372,485	19,372,313	245,635,673	110,289,079
Other Deposits	34,028,585	81,486,714	11,514,268	105,360,690	99,590,591
Total Deposits	$ 89,806,345	$138,216,258	$30,886,581	$351,096,363	$209,879,670
F.H.L.B. Advances	$ 7,000,000	$ 12,350,000	$ —	$ 92,923,333	$ —
Other Borrowings	801,808	100,000	133,985	535,934	—
Other Liabilities	1,267,950	2,364,844	140,984	7,342,279	2,026,391
Total Liabilities	$ 98,876,103	$153,031,102	$31,161,550	$451,897,909	$211,906,061
Net Worth	3,384,247	6,478,401	362,723	6,453,201	10,110,498
Total Liab. & Net Worth	$102,260,350	$159,509,503	$31,524,273	$458,351,110	$222,016,559

INSURED ASSOCIATIONS
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Name	Nutley Savings and Loan Ass'n.	Ocean City Home Savings and Loan Ass'n.	Old Borough Savings and Loan Ass'n.	Oritani Savings and Loan Ass'n.	Palisade Savings and Loan Ass'n.
Address	371 Franklin Ave.	1001 Asbury Ave.	1434 So. Broad St.	321 Main St.	5310 Bergenline Ave.
City	Nutley	Ocean City	Trenton	Hackensack	West New York
Incorporation Date	January 2, 1920	December 4, 1912	May 11, 1928	March 18, 1911	March 31, 1891
Managing Officer	John V. Kelly	Robert L. Smith, II	Frank M. Russo	Philip D. Wyks	Douglas H. Lane, Jr.
Telephone Number	(201) 661-3200	(609) 399-0012	(609) 393-4148	(201) 343-3800	(201) 641-3200
Assets					
Mortgage Loans	$100,907,280	$30,113,309	$ 75,796,124	$176,845,765	$ 81,339,270
Construction Loans	777,449	—	1,695,644	6,169,700	—
Contracts	—	—	—	37,029	—
Total Mortgages	$101,684,729	$30,113,309	$ 77,491,768	$183,052,494	$ 81,339,270
Loans in Process	—	—	1,115,277	7,337,072	9,000
Net Mortgage Loans	$101,684,729	$30,113,309	$ 76,376,491	$175,715,422	$ 81,330,270
Mtg. Backed Sec.	45,264,944	4,204,898	22,063,416	—	51,963,647
Total Mtg. Portfolio	$146,949,673	$34,318,207	$ 98,439,907	$175,715,422	$133,293,917
Other Loans	2,374,616	193,747	3,410,194	550	3,281,657
Real Estate Owned	1	—	157,629	520,128	39,679
Liquid Investments	13,403,696	7,622,999	7,167,610	93,208,467	32,132,727
Other Investments	17,905,514	2,110,310	7,717,717	7,883,494	1,107,006
Other Assets	6,532,635	1,826,519	8,584,999	12,559,217	51,018,786
Total Assets	$187,166,135	$46,071,782	$125,478,056	$289,887,278	$220,873,772
Liabilities & Net Worth					
Jumbo Certificates	$ —	$ —	$ 2,703,376	$ —	$ —
Other Certificates	119,831,082	21,487,509	66,587,301	103,474,740	95,159,600
Other Deposits	59,606,698	20,672,701	36,433,303	156,268,880	108,810,533
Total Deposits	$179,437,780	$42,160,210	$105,723,980	$259,743,620	$203,970,133
F.H.L.B. Advances	$ —	$ —	$ 2,000,000	$ —	$ 2,190,245
Other Borrowings	—	—	12,610,412	—	566,754
Other Liabilities	3,032,559	219,544	2,475,554	5,942,477	1,885,262
Total Liabilities	$182,470,339	$42,379,754	$122,809,946	$265,686,097	$208,612,394
Net Worth	4,695,796	3,692,028	2,668,110	24,201,181	12,261,378
Total Liab. & Net Worth	$187,166,135	$46,071,782	$125,478,056	$289,887,278	$220,873,772

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Name Address City	Pamrapo Savings and Loan Ass'n. 611 Avenue C Bayonne	Polifly Savings and Loan Ass'n. 181 Boulevard Hasbrouck Heights	Prospect Park Savings and Loan Ass'n. 396 Haledon Ave. Haledon	Pulaski Savings and Loan Ass'n. 860 18th Ave. Irvington	Pulawski Savings and Loan Ass'n. 6 Jackson St. South River
Incorporation Date	January 24, 1887	April 23, 1924	June 12, 1926	June 17, 1943	January 10, 1925
Managing Officer	William J. Campbell	Frederick T. Muller	Russell L. Frignoca	Thomas Bentkowski	Benjamin S. Konopacki
Telephone Number	(201) 339-4600	(201) 288-3960	(201) 790-3400	(201) 374-8900	(201) 257-2400
Assets					
Mortgage Loans	$103,263,472	$152,843,069	$116,310,567	$57,736,862	$123,924,113
Construction Loans	1,267,455	13,549,011	7,558,000	396,696	330,700
Contracts	14,000	21,137	—	242,427	—
Total Mortgages	$104,544,927	$166,413,217	$123,868,567	$58,375,985	$124,254,813
Loans in Process	867,183	4,894,360	1,808,738	159,000	135,900
Net Mortgage Loans	$103,677,744	$161,518,857	$122,059,829	$58,216,985	$124,118,913
Mtg. Backed Sec.	20,413,676	22,113,682	20,646,460	20,957,453	13,726,594
Total Mtg. Portfolio	$124,091,420	$183,632,539	$142,706,289	$79,174,438	$137,845,507
Other Loans	7,868,462	1,040,344	15,374,349	—	1,537,873
Real Estate Owned	—	—	156,168	264,466	100,465
Liquid Investments	22,169,487	38,685,034	14,011,056	9,361,317	12,233,046
Other Investments	—	2,934,632	485,153	—	5,315,525
Other Assets	10,132,638	9,335,905	5,866,716	5,214,674	3,421,749
Total Assets	$164,262,007	$235,628,454	$178,599,731	$94,014,895	$160,454,165
Liabilities & Net Worth					
Jumbo Certificates	$ 3,080,155	$ —	$ 1,661,992	$ —	$ —
Other Certificates	95,612,205	116,379,803	94,242,170	70,264,989	95,881,970
Other Deposits	52,953,155	103,482,715	58,252,513	18,967,828	57,757,441
Total Deposits	$151,645,515	$219,862,518	$154,156,675	$89,232,817	$153,639,411
F.H.L.B. Advances	$ 2,050,000	$ 595,000	$ 12,500,000	$ —	$ —
Other Borrowings	254,000	—	5,820,985	—	382,818
Other Liabilities	1,830,317	2,981,963	2,780,766	1,412,102	1,793,120
Total Liabilities	$155,779,832	$223,439,481	$175,258,426	$90,644,919	$155,815,349
Net Worth	8,482,175	12,188,973	3,341,305	3,369,976	4,638,816
Total Liab. & Net Worth	$164,262,007	$235,628,454	$178,599,731	$94,014,895	$160,454,165

INSURED ASSOCIATIONS
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Name	Queen City Savings and Loan Ass'n.	Ramsey's Savings and Loan Ass'n.	Raritan Valley Savings and Loan Ass'n.	Reliance Savings and Loan Ass'n.	Ridgewood Savings and Loan Ass'n.
Address	107 Park Ave.	18 No. Spruce St.	Rt. 18 & W. Ferris St.	1525 Irving St.	55 No. Broad St.
City	Plainfield	Ramsey	East Brunswick	Rahway	Ridgewood
Incorporation Date	March 1, 1888	August 26, 1890	January 10, 1925	January 29, 1920	April 2, 1885
Managing Officer	Gerald R. O'Keeffe	George J. Morse	Joseph S. Paparatto	John J. McNamara	Robert S. Monteith
Telephone Number	(201) 757-4400	(201) 327-0062	(201) 238-5775	(201) 388-2202	(201) 445-4000
Assets					
Mortgage Loans	$311,337,695	$21,318,634	$ 72,058,223	$44,623,688	$45,487,513
Construction Loans	30,914,488	275,000	344,580	1,031,250	325,000
Contracts	14,110	—	—	—	—
Total Mortgages	$342,266,293	$21,593,634	$ 72,402,803	$45,654,938	$45,812,513
Loans in Process	5,588,780	14,000	246,710	196,850	199,020
Net Mortgage Loans	$336,677,513	$21,579,634	$ 72,156,093	$45,458,088	$45,613,493
Mtg. Backed Sec.	124,576,416	30,051	11,374,136	—	—
Total Mtg. Portfolio	$461,253,929	$21,609,685	$ 83,530,229	$45,458,088	$45,613,493
Other Loans	45,111,602	2,748,060	2,113,292	6,065,658	1,508,945
Real Estate Owned	114,033	292,050	—	—	—
Liquid Investments	58,671,450	4,104,629	6,571,195	3,358,506	6,785,420
Other Investments	43,236,967	311,368	3,170,545	—	—
Other Assets	104,602,535	948,549	7,253,829	3,323,281	1,298,750
Total Assets	$712,990,516	$30,014,341	$102,639,090	$58,205,533	$55,206,608
Liabilities & Net Worth					
Jumbo Certificates	$ 15,935,390	$ 766,402	$ 3,730,464	$ 240,000	$ —
Other Certificates	367,525,468	16,257,780	43,867,948	33,180,748	32,334,064
Other Deposits	216,976,267	12,032,585	23,371,644	18,742,785	19,308,796
Total Deposits	$600,437,125	$29,056,767	$ 70,970,056	$52,163,533	$51,642,860
F.H.L.B. Advances	$ 12,000,000	$ —	$ 16,901,785	$ 3,147,744	$ —
Other Borrowings	78,420,067	—	730,418	—	—
Other Liabilities	8,901,880	177,334	8,621,267	1,045,492	481,552
Total Liabilities	$699,759,072	$29,234,101	$ 97,223,526	$56,356,769	$52,124,412
Net Worth	13,231,444	780,240	5,415,564	1,848,764	3,082,196
Total Liab. & Net Worth	$712,990,516	$30,014,341	$102,639,090	$58,205,533	$55,206,608

INSURED ASSOCIATIONS
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Name	Riverside Savings and Loan Ass'n.	Robert Treat Savings and Loan Ass'n.	Roebling Savings and Loan Ass'n.	Roma Savings and Loan Ass'n.	Roselle Savings and Loan Ass'n.
Address	15-17 Scott St.	1152 So. Orange Ave.	Rt. 130 & Delaware Ave.	485 Hamilton Ave.	235 Chestnut St.
City	Riverside	Newark	Florence Twp.	Trenton	Roselle
Incorporation Date	May 5, 1886	August 11, 1905	January 2, 1923	September 20, 1920	May 25, 1889
Managing Officer	William L. Camishion	Walter C. Provost, Sr.	Robert J. Rusca	Rudolph A. Palombi	John R. Kliner
Telephone Number	(609) 461-0461	(201) 373-2344	(609) 499-0355	(609) 599-9301	(201) 245-1885
Assets					
Mortgage Loans	$49,479,236	$36,197,925	$ 9,644,935	$ 65,628,647	$ 78,184,424
Construction Loans	4,136,325	110,000	355,000	207,000	597,716
Contracts	47,022	26,699	23,027	16,983	8,940
Total Mortgages	$53,662,583	$36,334,624	$10,022,962	$ 65,852,630	$ 78,791,080
Loans in Process	453,373	33,600	179,350	635,914	361,600
Net Mortgage Loans	$53,209,210	$36,301,024	$ 9,843,612	$ 65,216,716	$ 78,429,480
Mtg. Backed Sec.	2,907,282	23,769,042	1,762,907	60,543,552	57,259,539
Total Mtg. Portfolio	$56,116,492	$60,070,066	$11,606,519	$125,760,268	$135,689,019
Other Loans	1,386,758	504,964	1,523,636	3,570,496	3,122,864
Real Estate Owned	—	49,435	—	—	526
Liquid Investments	4,486,607	10,786,482	620,445	20,080,552	20,136,951
Other Investments	—	2,905,975	—	14,818,265	2,442,284
Other Assets	3,894,589	2,338,171	900,272	7,989,805	4,406,491
Total Assets	$65,884,446	$76,655,093	$14,650,872	$172,219,386	$165,798,135
Liabilities & Net Worth					
Jumbo Certificates	$ 1,673,860	$ —	$ —	$ 6,051,134	$ 408,584
Other Certificates	32,608,798	52,635,416	8,191,789	99,183,453	93,392,943
Other Deposits	24,879,365	22,049,714	4,781,664	54,515,212	62,710,881
Total Deposits	$59,162,023	$74,685,130	$12,973,453	$159,749,799	$156,512,408
F.H.L.B. Advances	$ 5,500,000	$ 1,000,000	$ 1,000,000	$ 1,000,000	$ —
Other Borrowings	11,133	375,145	162,230	396,353	669,921
Other Liabilities	643,599	302,775	245,592	2,063,238	1,690,474
Total Liabilities	$65,316,755	$76,363,050	$14,381,275	$163,209,390	$158,872,803
Net Worth	567,691	292,043	269,597	9,009,996	6,925,332
Total Liab. & Net Worth	$65,884,446	$76,655,093	$14,650,872	$172,219,386	$165,798,135

INSURED ASSOCIATIONS
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Name	Schuyler Savings and Loan Ass'n.	Security Savings and Loan Ass'n.	Shadow Lawn Savings and Loan Ass'n.	Somerset Savings and Loan Ass'n.	South Bergen Savings and Loan Ass'n.
Address	24 Davis Ave.	818 Landis Ave.	600 Broadway	220 W. Union Ave.	250 Valley Blvd.
City	Kearney	Vineland	Long Branch	Bound Brook	Wood-Ridge
Incorporation Date	September 3, 1924	December 7, 1942	December 13, 1927	May 4, 1887	April 27, 1927
Managing Officer	Henry R. Maddi	Ronald A. Seagraves	Royal E. Fliedner	David M. Prugh	H.C. Hermann
Telephone Number	(201) 991-7260	(609) 691-2400	(201) 222-1100	(201) 560-1700	(201) 939-3400
Assets					
Mortgage Loans	$15,766,901	$385,606,195	$374,868,510	$108,206,639	$65,891,201
Construction Loans	535,751	26,770,370	6,448,010	4,891,027	—
Contracts	—	36,396	672,954	—	—
Total Mortgages	$16,302,652	$412,412,961	$381,989,474	$113,097,666	$65,891,201
Loans in Process	80,000	12,070,803	1,440,818	1,724,258	—
Net Mortgage Loans	$16,222,652	$400,342,158	$380,548,656	$111,373,408	$65,891,201
Mtg. Backed Sec.	2,816,410	94,299,133	64,290,071	63,488,692	6,417,601
Total Mtg. Portfolio	$19,039,062	$494,641,291	$444,838,727	$174,862,100	$72,308,802
Other Loans	1,114,150	32,559,990	24,278,862	6,219,595	60,709
Real Estate Owned	—	641,855	32,811	—	—
Liquid Investments	3,375,312	31,637,019	45,977,855	36,850,394	19,074,112
Other Investments	500,000	1,768,250	5,815,392	—	—
Other Assets	636,287	128,098,387	56,944,026	20,899,507	1,721,653
Total Assets	$24,664,811	$689,346,792	$577,887,673	$238,831,596	$93,165,276
Liabilities & Net Worth					
Jumbo Certificates	$ —	$ 15,865,972	$ 9,273,777	$ 1,462,792	$ —
Other Certificates	10,054,361	348,189,612	314,279,197	151,122,790	47,479,136
Other Deposits	12,718,062	199,065,804	194,268,930	74,735,653	38,915,222
Total Deposits	$22,772,423	$563,121,388	$517,821,904	$227,321,235	$86,394,358
F.H.L.B. Advances	$ —	$ 38,500,000	$ 31,410,714	$ —	$ —
Other Borrowings	160,774	8,606,528	14,367,855	—	—
Other Liabilities	521,228	60,465,157	4,720,423	1,806,977	712,600
Total Liabilities	$23,454,425	$670,693,073	$568,320,896	$229,128,212	$87,106,958
Net Worth	1,210,386	18,653,719	9,566,777	9,703,384	6,058,318
Total Liab. & Net Worth	$24,664,811	$689,346,792	$577,887,673	$238,831,596	$93,165,276

INSURED ASSOCIATIONS
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Name	South Jersey Savings and Loan Ass'n.	Spencer Savings and Loan Ass'n.	Statewide Savings and Loan Ass'n.	Sturdy Savings and Loan Ass'n.	Tri-County Savings and Loan Ass'n.
Address	1501 Black Horse Pike	34 Outwater Lane	70 Sip Ave.	9417 Third Ave.	1498 Mt. Ephraim Ave.
City	Turnersville	Garfield	Jersey City	Stone Harbor	Camden
Incorporation Date	March 10, 1926	July 5, 1939	August 6, 1943	June 26, 1922	November 16, 1923
Managing Officer	Robert J. Colacicco	Charles Duess	Edward A. Mallaney	John L. Armour	John R. Bunting
Telephone Number	(609) 629-6000	(201) 772-6700	(201) 653-1117	(609) 368-2911	(609) 966-1200
Assets					
Mortgage Loans	$ 52,263,483	$273,360,168	$188,692,181	$71,193,211	$20,827,900
Construction Loans	2,543,350	804,172	6,270,998	807,000	964,529
Contracts	—	119,093	—	—	37,543
Total Mortgages	$ 54,806,833	$274,283,433	$194,963,179	$72,000,211	$21,829,972
Loans in Process	977,960	322,000	1,561,000	474,600	411,444
Net Mortgage Loans	$ 53,828,873	$273,961,433	$193,402,179	$71,525,611	$21,418,528
Mtg. Backed Sec.	41,194,587	38,887,927	120,423,390	776,817	6,455,268
Total Mtg. Portfolio	$ 95,023,460	$312,849,360	$313,825,569	$72,302,428	$27,873,796
Other Loans	4,208,251	—	15,349,660	933,326	4,429,365
Real Estate Owned	—	20,978	359,666	—	—
Liquid Investments	15,748,205	114,400,220	90,805,986	11,336,035	4,822,719
Other Investments	310,648	5,252,786	38,806,747	—	2,165,041
Other Assets	3,646,403	7,985,831	63,993,650	2,956,364	1,291,783
Total Assets	$118,936,967	$440,509,175	$523,141,278	$87,528,153	$40,582,704
Liabilities & Net Worth					
Jumbo Certificates	$ 200,000	$ —	$ 3,644,014	$ —	$ 8,674,578
Other Certificates	62,908,868	250,914,199	266,496,832	52,408,847	16,304,514
Other Deposits	43,415,832	156,367,095	196,038,178	29,452,059	8,084,087
Total Deposits	$106,524,700	$407,281,294	$466,179,024	$81,860,906	$33,063,179
F.H.L.B. Advances	$ 6,000,000	$ —	$ 43,750,000	$ —	$ 4,000,000
Other Borrowings	767,554	18,234	—	214,371	400,000
Other Liabilities	1,445,923	7,939,266	1,946,669	329,544	789,786
Total Liabilities	$114,738,177	$415,238,794	$511,875,693	$82,404,821	$38,252,965
Net Worth	4,198,790	25,270,381	11,265,585	5,123,332	2,329,739
Total Liab. & Net Worth	$118,936,967	$440,509,175	$523,141,278	$87,528,153	$40,582,704

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Name	Union City Savings and Loan Ass'n.	United Roosevelt Savings and Loan Ass'n.	United Savings and Loan Ass'n.	United Savings and Loan Ass'n.	Valley Savings and Loan Ass'n.
Address	4200 Bergenline Ave.	11-15 Cooke Ave.	136 Market St.	70 No. Montgomery St.	15 Ver Valen St.
City	Union City	Carteret	Paterson	Trenton	Closter
Incorporation Date	January 24, 1941	June 29, 1914	February 5, 1941	November 17, 1915	February 9, 1888
Managing Officer	Richard W. Loeffler, Jr.	Emil E. Mudrak	Donald J. Moskowitz	Thomas J. Lynam	John A. Ruckstuhl
Telephone Number	(201) 330-2400	(201) 541-5445	(201) 279-6200	(609) 394-5252	(201) 768-4600
Assets					
Mortgage Loans	$44,062,369	$31,158,919	$121,830,871	$ 98,204,335	$120,585,391
Construction Loans	2,070,000	50,000	50,000	7,099,367	4,464,485
Contracts	—	—	—	—	—
Total Mortgages	$46,132,369	$31,208,919	$121,880,871	$105,303,702	$125,049,876
Loans in Process	1,104,000	27,500	25,000	4,305,768	996,700
Net Mortgage Loans	$45,028,369	$31,181,419	$121,855,871	$100,997,934	$124,053,176
Mtg. Backed Sec.	595,202	14,492,218	47,387,999	65,502,384	20,069,763
Total Mtg. Portfolio	$45,623,571	$45,673,637	$169,243,870	$166,500,318	$144,122,939
Other Loans	2,868	—	122,453	6,196,288	8,412,732
Real Estate Owned	—	—	—	1,338,073	—
Liquid Investments	8,631,530	8,671,413	34,625,076	25,699,284	76,170,662
Other Investments	20,790	—	2,799,528	4,142,330	6,433,094
Other Assets	1,356,485	1,309,089	5,203,017	17,491,214	6,204,972
Total Assets	$55,635,244	$55,654,139	$211,993,944	$221,367,507	$241,344,399
Liabilities & Net Worth					
Jumbo Certificates	$ —	$ —	$ 24,837,039	$ 5,956,704	$ 100,000
Other Certificates	12,678,418	32,651,482	149,087,745	117,065,523	127,842,666
Other Deposits	36,475,152	18,922,084	32,083,823	75.046,061	95,637,180
Total Deposits	$49,153,570	$51,573,566	$206,008,607	$198,068,288	$223,579,846
F.H.L.B. Advances	$ —	$ —	$ —	$ 16,000,000	$ —
Other Borrowings	74,833	—	—	567,458	—
Other Liabilities	925,277	849,700	1,324,384	1,822,909	4,473,621
Total Liabilities	$50,153,680	$52,423,266	$207,332,991	$216,458,655	$228,053,467
Net Worth	5,481,564	3,230,873	4,660,953	4,908,852	13,290,932
Total Liab. & Net Worth	$55,635,244	$55,654,139	$211,993,944	$221,367,507	$241,344,399

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Name	Volunteer Savings and Loan Ass'n.	Wayne Savings and Loan Ass'n.	West Essex Savings and Loan Ass'n.	West Orange Savings and Loan Ass'n.	Westwood Savings and Loan Ass'n.
Address	187 Main St.	1255 Hamburg Tpk.	417 Bloomfield Ave.	487 Pleasant Valley Way	700-76 Broadway
City	Little Ferry	Wayne	Caldwell	West Orange	Westwood
Incorporation Date	June 22, 1925	August 29, 1921	October 22, 1915	July 31, 1957	January 20, 1906
Managing Officer	Edward P. Kinchley, Jr.	Cortland Munn	Leopold W. Montanaro	Richard Duess	William J. Woods
Telephone Number	(201) 641-3331	(201) 694-2300	(201) 226-7911	(201) 731-4630	(201) 666-5002
Assets					
Mortgage Loans	$14,774,834	$82,001,890	$ 57,548,985	$31,237,560	$12,888,140
Construction Loans	135,000	205,000	12,211,395	610,000	—
Contracts	—	9,435	—	—	—
Total Mortgages	$14,909,834	$82,216,325	$ 69,760,380	$31,847,560	$12,888,140
Loans in Process	80,000	55,104	6,221,390	122,000	—
Net Mortgage Loans	$14,829,834	$82,161,221	$ 63,538,990	$31,725,560	$12,888,140
Mtg. Backed Sec.	1,486,823	—	30,281,211	7,655,155	48,197
Total Mtg. Portfolio	$16,316,657	$82,161,221	$ 93,820,201	$39,380,715	$12,936,337
Other Loans	1,626,007	592,955	2,873,565	140,577	491,751
Real Estate Owned	—	35,165	37,601	—	—
Liquid Investments	7,018,936	8,168,371	8,490,877	4,086,265	4,578,495
Other Investments	—	—	3,035,265	—	91,614
Other Assets	1,077,421	1,318,714	6,515,519	1,138,906	355,939
Total Assets	$26,039,021	$92,276,426	$114,773,028	$44,746,463	$18,454,136
Liabilities & Net Worth					
Jumbo Certificates	$ —	$ —	$ 4,953,088	$ 350,000	$ —
Other Certificates	10,832,493	39,001,812	61,553,185	23,709,715	8,789,846
Other Deposits	14,158,762	46,068,066	34,518,262	17,047,736	8,726,955
Total Deposits	$24,991,255	$85,069,878	$101,024,535	$41,107,451	$17,516,801
F.H.L.B. Advances	$ —	$ 1,000,000	$ 1,800,000	$ 1,000,000	$ —
Other Borrowings	—	—	5,564,108	—	—
Other Liabilities	419,020	1,344,388	1,108,768	805,182	156,269
Total Liabilities	$25,410,275	$87,414,266	$109,497,411	$42,912,633	$17,673,070
Net Worth	628,746	4,862,160	5,275,617	1,833,830	781,066
Total Liab. & Net Worth	$26,039,021	$92,276,426	$114,773,028	$44,746,463	$18,454,136

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Name	White Horse Savings and Loan Ass'n.	Yorkwood Savings and Loan Ass'n.	Young Men's Savings and Loan Ass'n.
Address	3745 Quakerbridge Rd.	Depot Plaza	85 W. Broad St.
City	Trenton	Maplewood	Bridgeton
Incorporation Date	October 20, 1926	April 27, 1910	January 28, 1913
Managing Officer	John E. Bishop	Owen V. McNany	Frank Chiappine
Telephone Number	(609) 586-8200	(201) 762-2302	(609) 451-5800
Assets			
Mortgage Loans	$23,302,750	$ 71,743,858	$28,680,370
Construction Loans	676,447	4,157,659	—
Contracts	—	800,000	47,284
Total Mortgages	$23,979,197	$ 76,701,517	$28,727,654
Loans in Process	191,650	2,466,234	—
Net Mortgage Loans	$23,787,547	$ 74,235,283	$28,727,654
Mtg. Backed Sec.	5,707,063	69,042,010	54,481,734
Total Mtg. Portfolio	$29,494,610	$143,277,293	$83,209,388
Other Loans	490,061	4,991,949	564,477
Real Estate Owned	—	—	—
Liquid Investments	2,102,276	39,029,205	9,756,292
Other Investments	44,037	16,589,721	520,000
Other Assets	2,559,445	24,389,823	3,302,564
Total Assets	$34,690,429	$228,277,991	$97,352,721
Liabilities & Net Worth			
Jumbo Certificates	$ 200,000	$ 34,887,227	$ 489,694
Other Certificates	16,810,255	88,718,526	65,271,740
Other Deposits	16,476,198	64,067,242	26,802,818
Total Deposits	$33,486,453	$187,672,995	$92,564,252
F.H.L.B. Advances	$ —	$ 30,700,000	$ —
Other Borrowings	551,354	1,254,566	—
Other Liabilities	419,060	4,533,269	1,450,154
Total Liabilities	$34,456,867	$224,160,830	$94,014,406
Net Worth	233,562	4,117,161	3,338,315
Total Liab. & Net Worth	$34,690,429	$228,277,991	$97,352,721

UNINSURED ASSOCIATIONS
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 1983

Name	Beverly Building and Loan Ass'n.	Business Men's Building and Loan Ass'n.	Chambersburg Building and Loan Ass'n.	Clayton Building Association	Community-West Jersey Savings and Loan Ass'n.
Address	415 Cooper St.	525 Cooper St.	1121 So. Broad St.	Delsea Dr. & High St.	2700 Federal St.
City	Beverly	Camden	Trenton	Clayton	Camden
Incorporation Date	January 12, 1868	November 19, 1913	October 21, 1921	April 15, 1880	September 12, 1919
Managing Officer	Margaret H. Van Sciver	R.H. Hunt	Alfred O. Stonaker	Michael Lachowicz, Jr.	Cipriano F. Cavallo
Telephone Number	(609) 386-5024	(609) 547-3643	(609) 695-5362	(609) 694-1331	(609) 963-0706
Assets					
Mortgage Loans	$748,435	$114,093	$117,268	$632,035	$559,327
Construction Loans	—	—	—	—	—
Contracts	19,056	—	—	—	—
Total Mortgages	$767,491	$114,093	$117,268	$632,035	$559,327
Loans in Process	—	—	—	102,000	—
Net Mortgage Loans	$767,491	$114,093	$117,268	$530,035	$559,327
Mtg. Backed Sec.	—	—	—	—	—
Total Mtg. Portfolio	$767,491	$114,093	$117,268	$530,035	$559,327
Other Loans	58,078	—	4,839	19,952	22,443
Real Estate Owned	—	—	—	—	—
Liquid Investments	79,113	17,902	19,680	87,415	26,423
Other Investments	—	—	—	—	—
Other Assets	14,808	170	30	4,498	7,145
Total Assets	$919,490	$132,165	$141,817	$641,900	$615,338
Liabilities & Net Worth					
Jumbo Certificates	$ —	$ —	$ —	$ —	$ —
Other Certificates	—	—	—	—	—
Other Deposits	630,241	115,356	91,893	439,356	479,786
Total Deposits	$630,241	$115,356	$ 91,893	$439,356	$479,786
F.H.L.B. Advances	$ —	$ —	$ —	$ —	$ —
Other Borrowings	60,000	—	12,000	—	15,000
Other Liabilities	3,487	514	3,652	15,566	1,510
Total Liabilities	$693,728	$115,870	$107,545	$454,922	$496,296
Net Worth	225,762	16,295	34,272	186,978	119,042
Total Liab. & Net Worth	$919,490	$132,165	$141,817	$641,900	$615,338

UNINSURED ASSOCIATIONS
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 1983

Name	Cumberland Savings and Loan Ass'n.	Delsea Savings and Loan Ass'n.	East Side Savings and Loan Ass'n.	Equitable Building and Loan Ass'n.	Florence Twp. Savings and Loan Ass'n.
Address	134 W. Broad St.	311 No. Delsea Dr.	1745-47th St.	136 W. Broad St., Box 534	4 Broad St.
City	Bridgeton	Clayton	Pennsauken	Bridgeton	Florence
Incorporation Date	March 25, 1915	May 4, 1926	April 6, 1925	February 10, 1898	April 13, 1882
Managing Officer	Dora W. Sheppard	David Atkinson	Lambert E. Greiner	B. Franklin Hottel	Charles E. Adams
Telephone Number	(609) 451-2000	(609) 691-8184	(609) 663-5980	(609) 451-9388	(609) 499-2358
Assets					
Mortgage Loans	$292,433	$309,184	$1,132,693	$376,217	$213,425
Construction Loans	—	—	—	—	—
Contracts	3,663	—	—	—	—
Total Mortgages	$296,096	$309,184	$1,132,693	$376,217	$213,425
Loans in Process	—	—	—	—	—
Net Mortgage Loans	$296,096	$309,184	$1,132,693	$376,217	$213,425
Mtg. Backed Sec.	—	—	—	—	—
Total Mtg. Portfolio	$296,096	$309,184	$1,132,693	$376,217	$213,425
Other Loans	—	650	5,737	8,827	—
Real Estate Owned	—	—	—	—	—
Liquid Investments	36,259	49,575	42,187	73,806	26,257
Other Investments	—	—	—	50,000	—
Other Assets	2,520	2,870	6,099	1,357	9,820
Total Assets	$334,875	$362,279	$1,186,716	$510,207	$249,502
Liabilities & Net Worth					
Jumbo Certificates	$ —	$ —	$ —	$ —	$ —
Other Certificates	—	—	—	—	—
Other Deposits	297,183	292,176	935,738	368,661	182,120
Total Deposits	$297,183	$292,176	$ 935,738	$368,661	$182,120
F.H.L.B. Advances	$ —	$ —	$ —	$ —	$ —
Other Borrowings	—	—	100,000	—	—
Other Liabilities	23,518	2,379	17,550	7,684	32,244
Total Liabilities	$320,701	$294,555	$1,053,288	$376,345	$214,364
Net Worth	14,174	67,724	133,428	133,862	35,138
Total Liab. & Net Worth	$334,875	$362,279	$1,186,716	$510,207	$249,502

·UNINSURED ASSOCIATIONS
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 1983

Name	Improvement Building and Loan Ass'n.	Investors and Owners Savings and Loan Ass'n.	Laurel Springs Building and Loan Ass'n.	Liberty Savings and Loan Ass'n.	Mantua Building and Loan Ass'n.
Address	500 Monmouth St.	131 South Broadway	First Peoples Bank of NJ Bldg.	630 1st Ave.	Lambs Rd. & Woodbury Rd.
City	Gloucester City	South Amboy	Laurel Springs	Elizabeth	Mantua Twp.
Incorporation Date	June 22, 1887	June 18, 1920	February 18, 1910	October 6, 1913	April 19, 1926
Managing Officer	John Carrigan	Robert J. McGowan, Jr.	John L. Redman	George Ragaglia	John A. Beans, Jr.
Telephone Number	(609) 456-0494	(201) 721-2040	(609) 965-2270	(201) 558-4000	(609) 848-0005
Assets					
Mortgage Loans	$202,889	$566,830	$326,902	$873,779	$279,753
Construction Loans	—	—	—	—	—
Contracts	16,746	—	—	—	—
Total Mortgages	$219,635	$566,830	$326,902	$873,779	$279,753
Loans in Process	—	—	—	—	—
Net Mortgage Loans	$219,635	$566,830	$326,902	$873,779	$279,753
Mtg. Backed Sec	—	—	—	—	—
Total Mtg. Portfolio	$219,635	$566,830	$326,902	$873,779	$279,753
Other Loans	1,800	12,683	—	7,410	22,029
Real Estate Owned	26,634	—	—	—	—
Liquid Investments	37,743	59,463	13,584	20,014	27,802
Other Investments	—	—	—	—	—
Other Assets	944	18,363	777	1,300	803
Total Assets	$286,756	$657,339	$341,263	$902,503	$330,387
Liabilities & Net Worth					
Jumbo Certificates	$ —	$ —	$ —	$ —	$ —
Other Certificates	—	—	—	—	—
Other Deposits	214,089	573,848	265,336	745,453	260,631
Total Deposits	$214,089	$573,848	$265,336	$745,453	$260,631
F.H.L.B. Advances	$ —	$ —	$ —	$ —	$ —
Other Borrowings	—	—	25,000	35,000	16,500
Other Liabilities	11,415	11,103	—	785	1,717
Total Liabilities	$225,504	$584,951	$290,336	$781,238	$278,848
Net Worth	61,252	72,388	50,927	121,265	51,539
Total Liab. & Net Worth	$286,756	$657,339	$341,263	$902,503	$330,387

PART II-D

DIVISION OF SAVINGS AND LOAN ASSOCIATIONS
MORTGAGE BANKERS AND MORTGAGE BROKERS

Pursuant to the provisions of N.J.S.A. 17:11B-1 et seq., the licensing of mortgage bankers and mortgage brokers became mandatory on July 1, 1982. As of December 31, 1983 there were 133 businesses licensed as mortgage bankers or mortgage brokers operating 82 licensed branch offices. In addition, 215 individuals were licensed under the provisions of this statute.

LICENSED MORTGAGE BANKERS AND BROKERS AS OF DECEMBER 31, 1983

Mortgage Bankers

Name of Licensee	Address of Licensed Principal (*) and Branch Offices	Individual Licensees
Accredited Mortgage Services	93 Main Street* Woodbridge, NJ 07095	Stephen P. Boyle
Allstate Enterprises Mtg. Corp.	Rts. 1 & 130* 850-870 Carolier Bldg. No. Brunswick, NJ 08902	Richard E. Martin Robert Kastner
	122 Rt. 173 West Clinton, NJ 08809	Frank T. Jencik
American Homestead Mortgage Corp.	305 Fellowship Road* Mt. Laurel, NJ 08054	Richard J. Arbogast
Anthony Mortgage Corp.	842 Broadway* West Long Branch, NJ 07764	Anthony J. Dell'omo
Apex Mortgage Co., Inc.	Cherry Hill Plaza* Suite 101 1415 Rt. 70 East Cherry Hill, NJ 08034	Theodore H. Kapnek, Jr.
Approved Financial Services, Inc.	2115 Millburn Avenue* Maplewood, NJ 07040	Leonard P. Hecker
Arrow Financial Services, Inc.	2 Green Village Road* Madison, NJ 07940	Water Rustad
Associates Financial Services Corp.	21 Scotch Road* Trenton, NJ 08628	Dale Leon Kraus Robert Notarfrancesco Richard K. Kunze
	1452 Rt. 46 West Parsippany, NJ 07054	Hans Molins
	402 Chestnut Street Union, NJ 07083	Valerie Eckenbach
	Rt. 37 Dover Mall P.O. Box 108 Toms River, NJ 08753	Richard K. Kunze
	1 So. Main St. Lodi, NJ 07644	Dale L. Kraus
	401 Speedwell Ave. Morris Plains, NJ 07950	Warren C. Snell
Burt P. Augustensen T/A Burt P. Augustensen Mortgages	S-114 Farview Ave.* Paramus, NJ 07652	N/A

Mortgage Bankers

Name of Licensee	Address of Licensed Principal (*) and Branch Offices	Individual Licensees
Avco Financial Servies of Southern California, Inc. D/B/A Avco Financial Services New Jersey	24 Washington St.* Morristown, NJ 07960	Thomas Lloyd Bayles
	1013 Whitehorse-Mercerville Rd. Trenton, NJ 08619	John K. Wolfarth
	50 Chestnut Street Ridgewood, NJ 07450	Carol Robertson
	42 W. Front St. Keyport, NJ 07735	Karen Goldstein
	18 Grove Avenue Verona, NJ 07044	Rita Barbara Sher
Bayshore Mortgage Company	55 West Front Street* Keyport, NJ 07735	Lawrence J. Vecchio
Beneficial Finance Co. of New Jersey	200-500 Beneficial Center* Peapack, NJ 07977	Lawrence F. Clark
	9 South Broad St. Gloucester, NJ 08030	William F. Carey
	1719 Brunswick Pike Lawrenceville, NJ 08648	Keith L. Pladsen
	146 South St. Morristown, NJ 07960	Joseph R. Costens
	225 No. Wood Avenue Linden, NJ 07036	Frank O. Cupka
	Store 5, Mansfield Plaza Shopping Center, Hwy. 57 & Allen Road Hackettstown, NJ 07840	John P. Garten
	North Broadway & Benson Ave. Pennsville, NJ 08070	Harry Hertsch
	1645 State Hwy. 35 Ocean Twp., NJ 07712	Stephen LeGost
	593 Newark Pompton Turnpike Pompton Plains, NJ 07444	Douglas Hartman
	Hwy. 202 and Reaville Ave. Flemington, NJ 08822	Vincent Minner
	333 Tilton Road Northfield, NJ 08225	Victor Olsson
	146 Main St. Hackensack, NJ 07601	Lee W. Davis
	823 Haddon Ave. Collingswood, NJ 07011	Paul F. Lewis, Jr.
	126 Poplar St. Williamstown, NJ 08094	Donald O'Neil
	626 Landis Ave. Vineland, NJ 08360	James D. Hetzer
	23 Broad St. Red Bank, NJ 07701	Roger R. Wilbert
	17 Academy St. Newark, NJ 07102	Peter L. Levine

Mortgage Bankers

Name of Licensee	Address of Licensed Principal (*) and Branch Offices	Individual Licensees
	384 Central Ave. Jersey City, NJ 07307	John G. Moore
	510 Brick Blvd. Brick Town, NJ 08723	James Ward
	447 Main St. Metuchen, NJ 08840	Carl J. Scholtz
Beneficial Finance Co. of New Jersey	17 Watchung Ave. Plainfield, NJ 07060	Donald Baltrus
	30 West Main Street Freehold, NJ 07728	Gary Cier
Estee Brasson T/A Brasson Mortgage Company	10 Mechanic St.* Red Bank, NJ 07701	N/A
Brokers Mortgage Service	235 White Horse Pike* West Collingswood, NJ 08107	Alan M. Markowitz
	67 Walnut St. Clark, NJ 07066	Robert J. Sheehan
	25 Just Rd. Fairfield, NJ 07006	Kenneth Barash
	Kevon Office Center 2500 McClelland Blvd. Pennsauken, NJ 08110	Helen Tymusczuk
C.M. Brown & Co., Inc.	100 Morris Avenue* Springfield, NJ 07081	Charles M. Brown
Builders Mortgage Co.	511 Cooper St.* Camden, NJ 08102	Herbert G. DuBois
Burgdorff Mortgage Company, Inc.	480 Morris Avenue* Summit, NJ 07901	Peter D. Burgdorff
Capital Mortgage Corporation	1114 Raritan Road* Clark, NJ 07066	Theresa Gibbons
Carold Corporation	291 Main Street* Ridgefield Park, NJ 07660	Edmund V. McCann
Central Mortgage Co. of New Jersey	807 Haddon Avenue* Haddonfield, NJ 08033	Joseph P. Lacy
Champion Mortgage Company	204 Eagle Rock Avenue* Roseland, NJ 07068	Joseph P. Goryeb
Chapel Mortgage Corporation	P.O. Box 68* 114-116 Kings Highway East Haddonfield, NJ 08033	William Hutchison
Chase Home Mortgage Corp.	135 Chestnut Ridge Rd.* Montvale, NJ 07645	Donald B. Vaden John R. Siska
	1002A Greentree Executive Campus Marlton, NJ 08053	Charles E. Klaus
	Morristown Centre 10 Madison Ave. Morristown, NJ 07960	Gary Lehnes
Churchill Mortgage Corporation	882B Route 73, North* Greentree Square Marlton, NJ 08053	Robert J. Motzel Bruce R. Berry H. Alton Neff

Mortgage Bankers

Name of Licensee	Address of Licensed Principal (*) and Branch Offices	Individual Licensees
	503 Washington Blvd. Sea Girt, NJ 08750	H. Alton Neff
C.I.T. Financial Services, Inc.	650 C.I.T. Drive* Livingston, NJ 07039	Anthony J. Allora
	705 Asbury Ave. Ocean City, NJ 08226	John R. Braddock
	1199 Amboy Avenue Edison, NJ 08817	Dietmar Panzig
C.I.T. Home Equity, Inc.	650 C.I.T. Drive* Livingston, NJ 07039	Anthony J. Allora
Citicorp Homeowners, Inc.	Paramus Plaza 4, No. 12* Suite 103, Rt. 17 Paramus, NJ 07652	Linda Felldin John A. Veenstra
	Jefferson Plaza II, 110 So. Jefferson Rd. Whippany, NJ 07981	Bruce B. Frankel Wendy G. Obssuth
Clarion Mortgage Co.	9003-H Greentree Commons* Marlton, NJ 08053	Joseph G. Zinman
Coastal States Mortgage Co., Inc.	330 8th Street* Ship Bottom, NJ 08008	Stuart R. Ducker, III
Colonial Mortgage Service Company Associates, Inc.	4 Kings Hwy., East* Haddonfield, NJ 08033	Terrence H. Williams Robert Koepke
	513 Centennial Ave. Cranford, NJ 07016	Terrence H. Williams
Richard J. Conti D/B/A Conti Realty & Mortgage Co.	2907 Brunswick Pike* Trenton, NJ 08648	N/A
Countrywide Funding Corp. D/B/A Countrywide Mtg. Corp.	77 Brant Ave.* Clark, NJ 07066	Susan Roland
Country Mortgage Co., Inc.	799 Bloomfield Ave.* Verona, NJ 07044	Robert R. Jordan
Credithrift of America, Inc.	1628 Oak Tree Road* Edison, NJ 08820	Michael T. Bereschak
Benedick Digiulio	625 From Road* Paramus, NJ 07652	N/A
Dorman and Wilson, Inc.	One Gatehall Drive* Suite 110 Parsippany, NJ 07054	Richard Koch Timothy F. O'Connor Ronald F. Poe
Eastern American Mortgage Co.	90 Pompton Ave.* Rt. 23 Verona, NJ 07044	Robert G. Veech, Sr. Robert M. Bobinski
Einbinder Management Corp. D/B/A Management Mortgage Company	Box 184, Rt. 79* Wickatuck, NJ 07765	Irwin Einbinder Joyce Friedman
ERA Mortgage, Inc.	621 Alexander Rd.* Princeton, NJ 08540	Sanford Nacht
Essex & Union Mortgage Company	520 North Wood Avenue* Linden, NJ 07036	Fred Allen
Evans Financial Corp.	2 Kings Highway, West* Haddonfield, NJ 08033	Peter E. Baker

Mortgage Bankers

Name of Licensee	Address of Licensed Principal (*) and Branch Offices	Individual Licensees
Executive Mortgage Services, Inc.	M-8 Devonshire Dr.* Cranbury, NJ 08512	Lawrence F. Marro, Jr.
Fidelity Exchange Corporation	Main & Church Sts.* P.O. Box E Moorestown, NJ 08057	John V. Waters, Jr.
Finance America Corporation	150 Morris Avenue* Suite 104 Springfield, NJ 07081	Joseph M. Nanfara
	6 Quakerbridge Plaza Suite 104 Hamilton Twp. N.J. 08619	David Kline
	633 Tilton Rd. Northfield, NJ 08225	Louis Morelli
	411 Blackhorse Pike Haddon Heights, NJ 08035	Michael James
	3001B Greentree Executive Campus Marlton, NJ 08053	
Finance One of New Jersey, Inc.	1871 E. Rt. 70* Heritage Sq. Store 15 Cherry Hill, NJ 08003	Thomas Gibson Ray J. Matteucci
	Black Horse Pike and Doughty Rd. Pleasantville, NJ 08232	Ray J. Matteucci
Financial Mortgage Services	337 Bellevue Avenue* Hammonton, NJ 08037	
First Commercial Mortgage Corp.	2331 State Hwy. #34* Wall Twp., NJ 08720	George N.Kern Gilbert Ward Hewson
First Federal Financial Services Ltd., Inc.	220 Highway 46* Little Ferry, NJ 07643	Karl W. Reiman
First Financial Mortgage Corporation	80 Main St.* West Orange, NJ 07052	Philip Zuck
First Mutual Corp.	5525 So. US Hwy. # 130* Pennsauken, NJ 08110	Lawrence R. Lesiger
1st 2nd Mortgage Company of New Jersey, Inc.	120 County Road* Tenafly, NJ 07670	Andres G. Pada
Fleet Mortgage Corp.	6 Commerce Drive* Cranford, NJ 07016	William Renberg
Gateway Mortgage Corp.	Gateway One, 18th Fl.* Suite 1806 Newark, NJ 07102	Stuart J. Atlas
Globe Mortgage Company	110 Main St.* Hackensack, NJ 07602	Sol D. Kugler James A. Richmond Murray L. Beer
	1280 Rt. 46 Parsippany, NJ 07054	Leonard J. Bendzin
Morris Goldin, Esq.	472 Westfield Avenue* Clark, NJ 07066	N/A
Granite Home Loans Ltd.	60 Main St.* Hackensack, NJ 07652	Frederick G. Johansen Manuel Silverman

Mortgage Bankers

Name of Licensee	**Address of Licensed Principal (*) and Branch Offices**	**Individual Licensees**
	16 W. Front St. Red Bank, NJ 07701	Keith J. Hoffman
	20 Community Place Morristown, NJ 07960	Frederick Johansen
	1522 Rt. 38 Havard Law Bldg. Suite 202 Cherry Hill, NJ 08003	Edward Jacobsen
Home Mortgage Corporation	40 Broad St.* Bloomfield, NJ 07003	Frederick Shiller
Homestead Mortgage Associates	17 Main Street* Sparta, NJ 07871	James P. Holleran, Jr.
H.W.D. Funding Corporation	Heritage Bank Building* 2 Ridgedale Avenue Cedar Knolls, NJ 07927	Stephen F. Hickey
ICA Mortgage Corporation D/B/A ISL Mortgage Corporation	1810 Chapel Ave., West* Suite 350 Cherry Hill, NJ 08002	Ronald J. Agasar
	Linwood Professional Plaza Unit #15 Rt. 9 Linwood, NJ 08221	Lawrence Wolf
Intercounty Mortgagee Corp.	Aspen Corporate Park* 1480 Rt. 9 Woodbridge, NJ 07095	Joseph Sheridan, Jr.
International Mortgage Company	100 Craig Road* Freehold, NJ 07728	Janice Forman
Jefferson National Mortgage	6000 West Greentree* Executive Campus Suite 200 Marlton, NJ 08053	Robert J. Geiger
Jersey Mortgage Company	430 Westfield Ave.* Elizabeth, NJ 07207	Sefton Stallard
	2201 State Hwy. 38 Cherry Hill, NJ 08034	Ernest Riley
J.I. Kislak Mortgage Corporation	1000 Rt. 9* Woodbridge, NJ 07095	Everett Lee
Kramer Financial Association	10 Wilsey Square* Ridgewood, NJ 07450	Thomas J. Margiotta
Larson Mortgage Company	117-119 Roosevelt Ave.* Plainfield, NJ 07061	Michael W. Young
	303 West Main St. Freehold, NJ 07728	J. Leonard Sadowsky
	409 Route 70, East Cherry Hill, NJ 08034	Augustus J. Larson

UNINSURED ASSOCIATIONS
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 1983

Name	Old Buck Building and Loan Ass'n.	Progressive Building and Loan Ass'n.	Quinton Loan and Bldg. Ass'n.	Satisfactory Savings and Loan Ass'n.	South Seaville Building and Loan Ass'n.
Address	135 Broadway	Cedar Brook Plaza 26 N. Rte. 73,	Box 127, Main St.	111-113 First St.	Collins Lumber Co., Main St.
City	Westville	Winslow Twp.	Quinton	Elizabeth	So. Seaville
Incorporation Date	August 23, 1923	October 5, 1901	February 4, 1871	January 7, 1927	March 19, 1872
Managing Officer	Fred H. Enzman, Jr.	Joseph Iuliucci	C. Allen Patrick	James E. Rinaldo	William Ratcliffe
Telephone Number	(609) 845-4004	(609) 561-8805	(609) 935-0500	(201) 289-5999	(609) 263-7580
Assets					
Mortgage Loans	$157,361	$ —	$324,444	$1,241,674	$289,757
Construction Loans	—	975,871	—	—	—
Contracts	—	—	—	—	—
Total Mortgages	$157,361	$ 975,871	$324,444	$1,241,674	$289,757
Loans in Process	—	7,000	—	—	10,000
Net Mortgage Loans	$157,361	$ 968,871	$324,444	$1,241,674	$279,757
Mtg. Backed Sec.	—	—	—	—	—
Total Mtg. Portfolio	$157,361	$ 968,871	$324,444	$1,241,674	$279,757
Other Loans	482	87,247	—	2,893	5,000
Real Estate Owned	—	—	—	—	—
Liquid Investments	107,951	73,597	26,076	259,133	34,363
Other Investments	—	69,500	—	—	—
Other Assets	12,764	1,643	1,088	1,192	7,828
Total Assets	$278,558	$1,200,858	$351,608	$1,504,892	$326,948
Liabilities & Net Worth					
Jumbo Certificates	$ —	$ —	$ —	$ —	$ —
Other Certificates	—	—	—	—	—
Other Deposits	213,053	945,536	314,880	1,273,357	270,463
Total Deposits	$213,053	$ 945,536	$314,880	$1,273,357	$270,463
F.H.L.B. Advances	$ —	$ —	$ —	$ —	$ —
Other Borrowings	—	—	—	—	—
Other Liabilities	19,800	134,054	352	20,751	555
Total Liabilities	$232,853	$1,079,590	$315,232	$1,294,108	$271,018
Net Worth	45,705	121,268	36,376	210,784	55,930
Total Liab. & Net Worth	$278,558	$1,200,858	$351,608	$1,504,892	$326,948

UNINSURED ASSOCIATIONS
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 1983

Name Address City	Surety Building and Loan Ass'n.—Camden 5509 Westfield Ave. Pennsauken	Surf Savings and Loan Ass'n. of N.J. 713 Boulevard Seaside Heights	United Mutual Loan and Bldg. Ass'n. 23 No. Broadway Gloucester City	Victory Building and Loan Ass'n. 500 Monmouth St. Gloucester City	Wawel Savings and Loan Ass'n. 175 Wallington Ave. Wallington
Incorporation Date	December 1, 1914	November 10, 1923	August 29, 1866	February 24, 1919	February 26, 1920
Managing Officer	Dennis Helmer	Max Schober	Theresa M. McGlade	John Lincoln	Joseph Monkowski
Telephone Number	(609) 663-6600	(201) 793-3700	(609) 456-9453	(609) 456-4133	(201) 777-1028
Assets					
Mortgage Loans	$187,926	$ —	$ 750,510	$451,082	$364,606
Construction Loans	—	180,230	—	—	—
Contracts	7,278	—	58,766	14,418	—
Total Mortgages	$195,204	$180,230	$ 809,276	$465,500	$364,606
Loans in Process	—	—	—	—	—
Net Mortgage Loans	$195,204	$180,230	$ 809,276	$465,500	$364,606
Mtg. Backed Sec.	—	—	—	—	—
Total Mtg. Portfolio	$195,204	$180,230	$ 809,276	$465,500	$364,606
Other Loans	—	—	35,975	7,250	—
Real Estate Owned	—	—	82,077	—	—
Liquid Investments	11,545	44,222	112,854	53,066	46,033
Other Investments	—	—	—	—	—
Other Assets	854	3,818	11,399	—	21,304
Total Assets	$207,603	$228,270	$1,051,581	$525,816	$431,943
Liabilities & Net Worth					
Jumbo Certificates	$ —	$ —	$ —	$ —	$ —
Other Certificates	—	—	—	—	—
Other Deposits	152,286	182,168	846,381	440,037	389,802
Total Deposits	$152,286	$182,168	$ 846,381	$440,037	$389,802
F.H.L.B. Advances	$ —	$ —	$ —	$ —	$ —
Other Borrowings	5,000	—	—	—	—
Other Liabilities	766	3,879	19,040	5,853	3,857
Total Liabilities	$158,052	$186,047	$ 865,421	$445,890	$393,659
Net Worth	49,551	42,223	186,160	79,926	38,284
Total Liab. & Net Worth	$207,603	$228,270	$1,051,581	$525,816	$431,943

UNINSURED ASSOCIATIONS
STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 1983

Name	Wenonah-Westville Building and Loan Ass'n.	Wildwood Savings and Loan Ass'n.
Address	Woodbury-Glassboro Rd. & Mantua Ave.	P.O. Box 468
City	Wenonah	Wildwood
Incorporation Date	November 21, 1907	August 2, 1923
Managing Officer	John H. Fisher III	Harold J. Fox
Telephone Number	(609) 468-6333	(609) 522-2496
Assets		
Mortgage Loans	$ 944,789	$ 566,725
Construction Loans	—	—
Contracts	3,623	—
Total Mortgages	$ 948,412	$ 566,725
Loans in Process	—	—
Net Mortgage Loans	$ 948,412	$ 566,725
Mtg. Backed Sec.	—	890,595
Total Mtg. Portfolio	$ 948,412	$1,457,320
Other Loans	407	—
Real Estate Owned	—	—
Liquid Investments	108,478	759,346
Other Investments	—	—
Other Assets	6,296	5,000
Total Assets	$1,063,593	$2,221,666
Liabilities & Net Worth		
Jumbo Certificates	$ —	$ —
Other Certificates	—	—
Other Deposits	856,381	1,706,810
Total Deposits	$ 856,381	$1,706,810
F.H.L.B. Advances	$ —	$ —
Other Borrowings	—	—
Other Liabilities	21,172	—
Total Liabilities	$ 877,553	$1,706,810
Net Worth	186,040	514,856
Total Liab. & Net Worth	$1,063,593	$2,221,666

Mortgage Bankers

Name of Licensee	Address of Licensed Principal (*) and Branch Offices	Individual Licensees
	1915 New Road P.O. Box 164 Northfield, NJ 08225	Jason C. Bezer
	80 Pompton Ave. Verona, NJ 07044	George S. Dunn
Lawyers Mortgage Company	133 Cedar Lane* Teaneck, NJ 07666	S. George Silvershein
Lumbermens Mortgage Corporation	2414 Morris Ave.* Union, NJ 07083	Lee A. Harris
	1388 Hooper Ave. Toms River, NJ 08753	Robert J. Ciullo
McGraw-Joseph Mortgage Co.	402 White Horse Pike* Audubon, NJ 08106	John J. McGraw
Madison Capital Corp.	1005 Clifton Ave.* Clifton, NJ 07013	Bruce Bailin
Lawrence W. Mandell D/B/A Mid-Atlantic Management Co.	580 Sylvan Ave.* Englewood Cliffs, NJ 07631	N/A
Manufacturers Hanover Financial Services of New Jersey	One Greentree Centre, Suite 103* Greentree Rd. & Rt. 73 Marlton, NJ 08053	Robert W. Thompson
Margaretten & Company, Inc.	205 Smith St.* Perth Amboy, NJ 08862	Edward L. Blau
	8003A Greentree Commons Marlton, NJ 08053	Stephen C. Springer
Anthony R. Medici	294 Morris Ave.* Springfield, NJ 07081	N/A
Mercury, Inc.	476 Colfax Ave.* Clifton, NJ 07013	Donald Zackim
Mid Island Equities Corp.	522 Brick Blvd.* Brick, NJ 08723	Paul A. Edgerton Gregory E. Hogan
Midlantic Mortgage Corporation	60 Park Place* Newark, NJ 07102	William F. Haas Russell A. Farrington, Jr. Paul C. Settelmeyer Charles H. Kauffman, Jr.
	1040 Kings Hwy., North Cherry Hill, NJ 08034	Robert J. Black
	Boston & Atlantic Aves. Atlantic City, NJ 08401	David N. Fuhrmeister
The Money Store	294 Morris Ave.* Springfield, NJ 07081	Morton Dear David C. Turtletaub
Mortco Mortgage Corporation	120 Millburn Ave.* Millburn, NJ 07041	Carolyn Barnard
Mortgage Services of America	31 Olney Ave.* P.O. Box H Cherry Hill, NJ 08034	William T. Schor Sally A. Nesland
	One Broadway Suite 403 Elmwood Park, NJ 07407	Frederick W. Hartmann

Mortgage Brokers

Name of Licensee	Address of Licensed Principal (*) and Branch Offices	Individual Licensees
Mountain Mortgage Corp.	769 Northfield Ave.* West Orange, NJ 07052	Mark D. Grossman
M.T.G.E. Corporation	c/o Lasser, Hochman, Marchus,* Guryan & Kuskin 200 Executive Drive West Orange, NJ 07052	Helane A. Kipnees
William Parkins T/A Multi-Mortgage Services	Valley Park Professional* Center, 2517 Hwy. 35 Bldg. M, Suite 102 Manasquan, NJ 08736	N/A
Murray Financial Associates, Inc.	1435 Morris Ave.* Union, NJ 07083	Murray Feldman
	1930 East Marlton Pike Suite C-16 Cherry Hill, NJ 08003	June Coates
New Jersey Mortgage and Investment Corp.	76 South Orange Ave.* South Orange, NJ 07079	Stan L. Furst
Northwest Mortgage Co., Inc.	169 Rt. 206* Flanders, NJ 07836	Harry Movroydis
Norwest Financial New Jersey, Inc.	76 South Orange Ave.* Suite 4 South Orange, NJ 07079	Glenn Alan DeLoach Marvin G. Pratt
	210 Franklin Ave. Nutley, NJ 07110	Paul J. Del Rosso
	1158 Hamburg Turnpike Wayne, NJ 07470	John Nodak
	30 Echo Plaza Springfield, NJ 07081	William H. Crocker
Norwest Mortgage, Inc.	200 Madison Ave.* P.O. Box 229C Morristown, NJ 07960	Angelina Vilasi
Jay P. Okun	One Racetrack Rd.* East Brunswick, NJ 08816	N/A
Paragon Funding Corp.	40 Washington Ave.* Belleville, NJ 07109	Vito J. Barbetta
Parkway Mortgage, Inc.	628 North Wood Avenue* Linden, NJ 07036	Gary P. Sexton
PB Mortgage Corporation	76 Euclid Avenue* Haddonfield, NJ 08033	Spero Ferentinos Anthony W. Schweiger
	The Lincoln Center 299 Cherry Hill Rd. Parsippany, NJ 07054	Peter N. Olivieri
	One Greentree Centre Suite 106 Marlton, NJ 08053	John J. Magovern
	759 State Road Princeton, NJ 08540	Richard Marks
Robert E. Personette	800 Main St.* Hackensack, NJ 07601	N/A

Mortgage Bankers

Name of Licensee	**Address of Licensed Principal (*) and Branch Offices**	**Individual Licensees**
Pioneer Mortgage Inc.	220 White Horse Pike* Audubon, NJ 08106	H. Eugene Brown
Presidential Mortgage Services, Inc.	523 Building, Suite 210* Cherry Hill, NJ 08002	James A. Smedley
Princeton Mortgage Corporation	238 West Delaware Ave.* Pennington, NJ 08534	Richard A. Weidel, Jr.
Professional Mortgage Associates, Inc.	24 Nautilas Drive* Suite 9 Manahawkin, NJ 08050	Joyce Doelling
r.e. Scott mortgage co.	One Industrial Way, West* Eatontown, NJ 07724	Robert E. Scott, Jr.
	400 Westfield Avenue Elizabeth, NJ 07208	Herbert F. White
RAM Mortgage Investors, Inc.	The Executive Mews* 1930 Route 70, East Suite G-37 Cherry Hill, NJ 08003	Robert A. Mullin
Residential Financial Corp.	201 Willowbrook Blvd.* CN-40 Wayne, NJ 07470	Albert Engel Marvin Schwartzbard
	Executive Mews 1930 East Marlton Pike Rt. 70, Suite H-43 P.O. Box 5555 Cherry Hill, NJ 08003	Conard Peditto
	Monmouth Shores Corporate Office Park Corner of Wyckoff Rd. & Rt. 34 Wall Twp., NJ 07719	Enrico J. Casatelli
Robert G. Rose Mortgage Company	1259 Rt. 46* Parsippany, NJ 07054	Robert G. Rose
Richard Schlott Mortgage Company, Inc.	21-00 Rt. 208* Fair Lawn, NJ 07410	Martin P. McNicholas George Kiser
Security Pacific Finance Corp.	505 South Lenola Rd.* Moorestown, NJ 08057	Wayne A. Wolf
	9 Executive Campus Bldg. Suite 102 Cherry Hill, NJ 08002	James B. Horan, Jr.
	AMI Bldg. 290 US Hwy. 46 Denville, NJ 07834	Donald R. Fisher
	One Cherry Hill Cherry Hill, NJ 08002	Frank Chiacchio
	303 George St. Plaza I-Suite 103A New Brunswick, NJ 08901	Ken Lazowski
	Collegetown Shopping Center Delsea Drive Glassboro, NJ 08028	George P. Tash
	372 Kinderkamack Rd. Westwood, NJ 07675	Robert Rambo

Mortgage Bankers

Name of Licensee	Address of Licensed Principal (*) and Branch Offices	Individual Licensees
Select Mortgage Corporation	18 North East Ave.* Vineland, NJ 08360	Robert J. Crowley, Jr. David A. Lewis, Jr.
Shelter Mortgage Services, Inc.	16 Barclay Pavilion, East* Cherry Hill, NJ 08034	Frederick J. Passey
Southern Mortgage Associates, Inc.	One Industrial Way, West* Eatontown, NJ 07724	Richard K. Tretsky
Trans-County Mortgage Corp.	453 Amboy Ave.* P.O. Box 868 Woodbridge, NJ 07095	Joseph LaCorte
Alan Turtletaub	294 Morris Avenue* Springfield, NJ 07081	N/A
United Jersey Mortgage Company	25 East Salem St.* Hackensack, NJ 07602	George P. Jahn
US Mortgage Corporation	216 N. Haddon Ave.* Westmont, NJ 08108	Frank B. Smith Eric H. Cunliffe Robert J. Conover
	2424 Morris Ave. Union, NJ 07083	Thomas D. Brannigan
Weichert Mortgage Co., Inc.	1120 Morris Ave.* Union, NJ 07083	Alfred G. Grafke
WestAmerica Mortgage Company	33 Myrtle Ave.* Irvington, NJ 07111	Paul C. Forman
	522 Hwy. 18, Suite 201 East Brunswick, NJ 08816	Lawrence Santangelo
Yegen Equity Loan Corp.	Heights Plaza* 777 Terrace Ave. Hasbrouck Heights, NJ 07604	Everett C. Hassell John A. Tomassetti
	Coastal Bldg. on the Navesink, Rt. 35 151 Bodman Pl. Red Bank, NJ 07701	Kenneth C. Burton
	190 Rt. 27 Edison, NJ 08817	John A. Tomassetti

LICENSED MORTGAGE BANKERS AND BROKERS

Mortgage Brokers

Name of Licensee	Address of Licensed Principal (*) and Branch Offices	Individual Licensees
American Financial Mortgage Broker, Inc.	41 William Street* Wayne, NJ 07470	Peter Grazide
Al Apicello D/B/A Real Estate Financing Consultant Co.	792 Valley Street* Vaux Hall, NJ 07088	N/A
Bernard J. Costello T/A Contemporary Mtg. Co.	2223 US Hwy. 9* P.O. Box 567 Howell. NJ 07731	N/A

Mortgage Bankers

Name of Licensee	Address of Licensed Principal (*) and Branch Offices	Individual Licensees
Cushman & Wakefield of New Jersey, Inc.	1099 Wall St., West* Lyndhurst, NJ 07071	Michael Sherman
Shailesh R. Doshi T/A Greater N.J. Mtg. Co.	71 Diaz St.* Iselin, NJ 08830	N/A
First Federal Fidelity Corp.	12 South Gold Drive* Robbinsville, NJ 08619	James A. Stevens
	1005 Hooper Ave. Toms River, NJ 08753	Mary Ann Evans
Edward F. Flynn T/A Flynn Financial Services	524 Morris Ave.* Summit, NJ 07901	N/A
Home Equity Financial, Inc.	108 Capella Rd.* Turnersville, NJ 08012	Frank Klitchko
Hudson Mortgage Co., Inc.	7410 Bergenline Ave.* North Bergen, NJ 07047	Ronald Cervelli
Robert P. Joseph T/A Robert P. Joseph & Company	68 Memorial Ave.* Gibbstown, NJ 08027	N/A
Eileen Kirkwood	c/o Seacrest Towers* 6th Avenue & J.F. Kennedy Blvd. N. Wildwood, NJ 08260	N/A
Howard J. Kramer, Jr.	143 East Jersey St.* Suite 1007 Elizabeth, NJ 07201	N/A
William F. Kornegay T/A A. & I. Mtg.	521 Central Avenue* Plainfield, NJ 07060	N/A
Charles P. McAuliffe	145 W. Passaic St.* Maywood, NJ 07607	N/A
Matador Consultants, Inc.	1806 Russet Drive* Cherry Hill, NJ 08003	Matthew J. D'Ortona, Sr.
Rafael Mejia, Jr. T/A Consortium Financial Services	379 New Bridge Rd.* Bergenfield, NJ 07621	N/A
Frederick K. Remington	Box 160U, Gold Course Rd.* Flanders, NJ 07836	N/A
Paul J. Smith T/A Monmouth & Ocean Funding Co.	1601 Highway #71* Belmar, NJ 07719	N/A
Joanne A. Tedesco	20 Elmwood Rd.* Springfield, NJ 07081	N/A

PART III

DIVISION OF CONSUMER COMPLAINTS, LEGAL AND ECONOMIC RESEARCH

RESUME OF PROCEEDINGS

For the year ending December 31, 1983

APPLICATIONS AND CONSUMER COMPLAINTS—SUMMARY

The following tables relate the number and types of applications accepted for processing by the Department in 1983 and those approved or denied through the issuance of a Commissioner's Decision and Order.

APPLICATIONS ACCEPTED FOR PROCESSING—1983

	Full Branches	Mini Branches	Mergers	Purchases
Commercial Banks	17	9	1	5
Savings Banks	6	1	1	
Savings and Loan Associations	12	NA	1	

NA—Not Applicable

APPLICATIONS APPROVED OR DENIED—1983

	Full Branches		Mini Branches		Mergers		Purchases	
	App	Den	App	Den	App	Den	App	Den
Commercial Banks	16		5		3		5	
Savings Banks	5		2		2			
Savings and Loan Associations	11		NA		2			

NA—Not Applicable

COMMUNICATION TERMINAL BRANCH OFFICES APPROVED 1977-1983

1977	1
1978	8
1979	8
1980	43
1981	126
1982	67
1983	31

Consumer complaint data are reported below.

COMPLAINTS RECEIVED BY TYPE OF INSTITUTION—1983

Commercial Banks	715
Savings and Loans Associations	285
Savings Banks	100
Mortgage Companies	409
Sales Finance Companies	71
Motor Vehicle Installment Sellers	43
Home Repair Contractors	39
Small Loan Companies	20
Credit Card Companies	52
Secondary Mortgage Loan Companies	47
Insurance Premium Finance Companies	45
General	306
TOTAL	2,132

COMPLAINTS RECEIVED BY TYPE OF COMPLAINT

Mortgages general	361
Checking accounts and related	219
Interest on savings, interest on loans, service charges and finance charges	246
Certificates of deposit	54
Savings and time accounts	132
Collection practices	97
Credit cards	78
Account balances	171
Escrow accounts	97
Mortgages—fees and closings	64
Insurance—credit, mortgage	38
Fair credit representation	36
Release on liens	70
Repossessions	25
Certified checks and money orders	19
Advertising	19
Usury	14
Discrimination	10
Miscellaneous	382
TOTAL	2,132

PART IV

NEW JERSEY CEMETERY BOARD

RESUME OF PROCEEDINGS

For the year ending December 31, 1983

The New Jersey Cemetery Board was created under the provisions of N.J.S.A. 8A, enacted in December of 1971. The purpose of this legislation is to insure proper care and upkeep of those cemeteries in the state which are subject to the law's jurisdiction. It is required that the Board license and supervise all operating New Jersey cemetery companies not owned by the government or an individual religious corporation. A special, irrevocable trust fund must be established in a New Jersey banking institution by each company in order to guarantee continuous maintenance and preservation of grounds and facilities. The designation of other trust funds to finance additional servicing of grave sites is also provided for by statute.

By the close of 1983, the Board had licensed 366 New Jersey cemetery companies, and over the course of the year had investigated 131 complaints registered by the public against licensees. The table below reflects the growth in Maintenance and Preservation and other trust funds during recent years.

William L. Ingling
Executive Director

Year End	Maintenance and Preservation Funds	Annual Change	Other Trust Funds	Annual Change	Total, all Trust Funds	Annual Change
1978	$42,662,727		$22,164,021		$64,828,448	
1979	45,693,624	$3,030,897	23,854,384	$1,690,363	69,548,007	$4,719,559
1980	49,403,935	3,710,311	26,635,179	2,780,795	76,039,114	6,491,107
1981	51,614,135	2,210,200	28,379,470	1,744,291	79,993,605	3,954,491
1982	55,599,294	3,985,159	31,995,404	3,615,934	87,594,699	7,601,094
1983	61,720,748	6,121,454	32,326,084	330,680	94,046,832	6,452,133

MEMBERS OF THE NEW JERSEY CEMETERY BOARD

Name	Affiliation	Term Expires
KENNETH R. HALEY, JR.	Ocean County Memorial Park, Toms River	February 14, 1987
EDGAR L. KRAUSE	Fairmount Cemetery Association, Newark	Feburary 14, 1987
IRWIN W. SHIPPER	Beth Israel Memorial Park, Woodbridge	February 14, 1985
FRANK J. DeGEETEN, JR.	George Washington Memorial Park, Paramus	Feburary 14, 1986
ALEXANDER J. WILLMAN	Mount Pleasant Cemetery, Newark	February 14, 1986
SHARON ANNE HARRINGTON	Public Member	February 14, 1985

NUMBER OF CEMETERIES IN EACH COUNTY LICENSED BY THE NEW JERSEY CEMETERY BOARD

Atlantic	14
Bergen	22
Burlington	20
Camden	23
Cape May	7
Cumberland	11
Essex	14
Gloucester	19
Hudson	8
Hunterdon	31
Mercer	24
Middlesex	25
Monmouth	26
Morris	25
Ocean	19
Passaic	9
Salem	6
Somerset	16
Sussex	18
Union	13
Warren	16
Total	366

PART V

AMENDMENTS TO STATE STATUTES AND REGULATIONS,

BANKS, SAVINGS BANKS, SAVINGS AND LOAN AND BUILDING AND LOAN ASSOCIATIONS, AND CONSUMER CREDIT INSTITUTIONS

For the year ending December 31, 1983

LEGISLATION ADOPTED AS PUBLIC LAWS OF 1983 AFFECTING BANKS and/or SAVINGS BANKS

Chapter 18 (A-583) Approved: January 12, 1983

Increases the allowable investment by a bank or savings bank in fixed assets representing the banking house of the institution.

Allows a bank to make a mortgage loan to an executive officer on a condominium unit or a loan on a cooperative unit provided the unit is to be occupied by such officer as his residence.

Stipulates that the board of directors of a bank shall set reasonable fees to compensate board members for service on the board.

Chapter 466 (A-832) Approved: January 12, 1984

Sets rules on disclosure of information on electronic transfers of an individual. Known as the "Electronic Fund Transfer Privacy Act."

Chapter 566 (A-2007) Approved: January 17, 1984

Establishes standard for the establishing of private safe deposit companies.

ADDITIONS AND AMENDMENTS TO THE NEW JERSEY ADMINISTRATIVE CODE ISSUED IN 1983 AFFECTING BANKS and/or SAVING BANKS

3:6-14.1 Foreign banks Effective: March 7, 1983

Established the biennial license fee at $800.00 for foreign banks which are approved to conduct limited fiduciary activities in New Jersey.

3:11-2.1 Approved subsidiaries Effective: April 18, 1983

Added Sears Roebuck Acceptance Corporation to the list of companies whose subsidiaries may be considered as individual entities for borrowing purposes, at State chartered banks.

3:11-7.1 Limitation on liability to a bank Effective: May 2, 1983

Expanded the definition of capital funds in a bank.

3:11-7.8 General lending limitation Effective: May 2, 1983

Increases the general lending limitation of a bank to allow it to loan up to 15% of capital funds to one borrower (old limit 10%) and up to 25% provided the excess is secured by specified collateral.

3:6-13 Automated teller machines Effective: July 18, 1983

Established guildelines for banks and savings banks establishing and sharing the use of automated teller machines.

3:7-4 Notice of maturity on long-term time deposits Effective: September 6, 1983

Modified the content of the notice which is required to be given to bank and savings bank customers on long-term certificates of deposit that are due to mature.

3:1-2.22 Criteria for branch approval-Public Interest Effective: December 5, 1983
and
3:1-2.23 Criteria for branch approval—Promise of Success Effective: December 5, 1983

Sets standards for the Commissioner to consider in reviewing bank and savings bank branch applications.

LEGISLATION ADOPTED AS PUBLIC LAWS AFFECTING SAVINGS AND LOAN AND BUILDING AND LOAN ASSOCIATIONS

Chapter 5 (A-1502) Approved: January 17, 1983

Grants State associations the same powers as Federal associations.

ADDITIONS AND AMENDMENTS TO NEW JERSEY ADMINISTRATIVE CODE ISSUED IN 1983 AFFECTING SAVINGS AND LOAN AND BUILDING AND LOAN ASSOCIATIONS

3:30-1 Reward Profit Plans Variable Maturity Accounts Effective: August 17, 1983

This rule was amended to require that savings members be advised to contact the insured association prior to the maturity date to determine the rate(s) available when the existing certificate matures.

A new rule was added establishing notification requirements for variable maturity accounts.

ADDITIONS AND AMENDMENTS TO THE NEW JERSEY ADMINISTRATIVE CODE ISSUED IN 1983 AFFECTING BANKS, SAVINGS BANKS, SAVINGS AND LOANS, BUILDING AND LOANS AND OTHER ENTITIES SUPERVISED BY THE DEPARTMENT OF BANKING

3:1-9 Home Mortgage Disclosure Effective: March 21, 1983

This amendment removed some of the quarterly data compilation and filing requirements which are not necessary to satisfy State and Federal reporting requirements. The amendment also eliminates the Department's role in the preparation of the annual public disclosure statement.

3:1-13 Insurance Activities

Prohibits a lender from requiring a borrower to obtain insurance from an affiliate of the lender unless the borrower is informed in writing of the affiliation.

3:6-13 Automated Teller Machines Effective: July 18, 1983

The new regulation established requirements for filing of applications and annual reporting of operating ATMs.

3:1-14 Revolving Credit Equity Loans Effective: September 19, 1983

This new rule authorized banks, savings banks and savings and loan associations to make revolving credit equity loans secured by a lien on real property, and provides for contractual agreement inclusions and the method of calculating interest.

LEGISLATION ADOPTED AS PUBLIC LAWS AFFECTING INSTITUTIONS SUPERVISED BY THE CONSUMER CREDIT BUREAU

Chapter 348 (A-1536) Approved: September 22, 1983

Permits licensees making "small loans" or "secondary mortgage loans" to provide property insurance in connection with such loans.

ADDITIONS, AMENDMENTS AND REPEALERS TO THE NEW JERSEY ADMINISTRATIVE CODE ISSUED IN 1983 AFFECTING INSTITUTIONS SUPERVISED BY THE CONSUMER CREDIT BUREAU

N.J.A.C. 3:17-7.1 and 73—Other Business—Owner Financed Second Mortgages Effective: April 18, 1983

Permits small loan licensees to purchase owner originated second mortgages.

N.J.A.C. 3:23-2.1—License Fees Effective: June 6, 1983

Establishes the annual and biennial license fees to be charged to applicants for licenses and for the renewal of such licenses.